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FLORIDA PROFIT CORPORATION OR P.A.

A.R.A. CASUALTY INSURANCE COMPANY, INC.

3/27

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APPROVED

JUN 12 2003

Docketed by: *John L. Sweeney*

ARTICLES OF INCORPORATION

OF

A.R.A. CASUALTY INSURANCE COMPANY, INC.

ARTICLE I - NAME

The name and address of this corporation is as follows:

A,R,A, CASUALTY INSURANCE COMPANY, INC.
6600 SW 57th Ave., Suite 200
Miami, Florida 33143

ARTICLE II - DURATION

The duration of this corporation shall be perpetual commencing on the date of execution and acknowledgement of these Articles.

ARTICLE III - PURPOSE

This corporation is organized for the following purposes:

SECTION 1. To issue personal automobile insurance coverage.

SECTION 2. In general to have and exercise any and all powers that corporations have and may exercise under the laws of the State of Florida and as the same may be amended, except such powers as are inconsistent with the express provisions of these Articles.

Prepared by:
Anthony J. Biaty, Esq.
11151 SW 100th Avenue
Miami, Florida 33176

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TALLAHASSEE, FLORIDA

SECTION 3. To sue and be sued, complain, and defend its corporate name in all actions or proceedings.

SECTION 4. To have a corporate seal, which may be altered at pleasure, and to use the name by causing it, or a facsimile thereof, to be impressed, affixed, or in any other manner reproduced.

SECTION 5. To purchase, take, received, lease, or otherwise acquire, own, hold improve, use, and otherwise deal in and with real or personal property or any interest herein, wherever situated.

SECTION 6. To sell, convey, mortgage, pledge, create a security interest in, lease, exchange, transfer, and otherwise dispose of all or any part of its property and assets.

SECTION 7. To lend money to, and use its credit to assist this officers and employees in accordance with Section 604.141 Florida General Corporation Act.

SECTION 8. To purchase, take, receive subscribed for, or otherwise acquire, own hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interests in, or obligations of, other domestic or foreign corporations, associations, partnerships, or individuals, or direct or indirect obligations of the United States or of any other government, state or territory,

governmental district, municipality or of any instrumentality thereof.

SECTION 9. To make contracts and guarantees and incur liabilities, borrow money at such rates of interest as the corporation may determine, issue its notes, bonds, and other obligations, and secure any of its obligation by mortgage or pledge of all or any of its property, franchises, and income.

SECTION 10. To lend money for its corporate purposes, invest and reinvest its funds, and take and hold real and personal property as security for the payment of funds so loaned or invested.

SECTION 11. To conduct its business, carry on its operations and have offices and exercise the powers granted by this Act within or without this State.

SECTION 12. To elect or appoint officers and agents of the corporation and define their duties and fix their compensation.

SECTION 13. To make and alter by-laws , not inconsistent with its Articles of Incorporation, or with the laws of this State, for the administration and regulation of the affairs of the corporation.

SECTION 14. To make donations for the public welfare or for charitable, scientific, or educational purposes.

SECTION 15. To transact any lawful business which the Board of Directors shall find will be in aid of governmental policy.

SECTION 16. To pay pensions and establish pension plans, profit sharing plans, stock bonus plans, stock option plans, and other incentive plans for any or all of its directors, officers, and employees and for any or all of the directors, officers, and employees of its subsidiaries.

SECTION 17. To be a promoter, incorporator, partner, member, associates, or manager of any corporation, partnership, joint venture, trust, or other enterprise.

SECTION 18. To have and exercise all powers necessary or convenient to effect its purpose.

SECTION 19. To transact any and all lawful business for which corporations may be incorporated under the Florida General Corporations Act.

ARTICLE IV - CAPITAL STOCK

This corporation is authorized to issue ONE THOUSAND (1,000) shares of common stock with a par value of \$1.00.

ARTICLE V - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation and the name of the initial registered agent of this corporation at that address is:

Philip D'Abbieri
1321 SW 102th Avenue
Pembroke Pines, Florida 33025

ARTICLE VI - INITIAL DIRECTORS

This corporation shall initially have five (5) directors. The number of directors may be either increased or diminished from time to time by the by-laws, but shall never be less than five (5). The term of office of the directors shall not be for more than one (1) year after the date of incorporation.

The name and address (for the last ten (10) years) of each of the initial directors of this corporation are:

1. Philip D'Abbieri
1321 SW 102th Avenue
Pembroke Pines, Florida 33025
2. Anthony Rudolph Abraham
727 S. Alhambra Circle
Coral Gables, Florida 33146
3. Thomas Henry Malouf
3115 Mossvale Lane
Tampa, Florida 33618
4. Thomas Ghattas Abraham
155 Solano Prado
Coral Gables, Florida 33156

5. Warren Bryer
17500 N. Bay Road, Apt. #607
Sunny Isles Beach, Florida 33160

ARTICLE VII - INCORPORATORS

The name and address of the persons signing these Articles is:

Anthony Rudolph Abraham	Philip D'Abbieri
727 S. Alhambra Circle	1321 SW 102th Avenue
Coral Gables, Florida 33146	Pembroke Pines, Florida 33025

Thomas Henry Malouf	Thoams Ghattas Abraham
3115 Mossvale Lane	155 Solano Prado
Tampa, Florida 33618	Coral Gables, Florida 33156

Warren Bryer
17500 N. Bay Road, Apt. 607
Sunny Isles Beach, FL 33160

ARTICLE VIII - MEETINGS BY CONFERENCE TELEPHONE

Numbers of the Board of Directors may participate in special meetings of the Board of Directors by means of conference telephone as provided by law, but regular meetings of the Board of Directors must be attended in fact in person by each director.

ARTICLE IX - INDEMNIFICATION

This corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE X - SHAREHOLDER QUORUM AND VOTING

A majority of the shares entitled to vote, represented in person or by proxy, shall constitute a quorum at a meeting of shareholders.

ARTICLE XI - POWERS

This corporation shall have all of the corporate powers enumerated in the Florida General Corporation Act, except this corporation shall not have the power to be a promoter, incorporator, partner, member, associates or manager of any corporation, partnership, joint venture, trust or other enterprise.

ARTICLE XII - AMENDMENTS

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any Amendment hereto, and any right conferred upon the shareholder is subject to this reservation.



ARTICLE XIII - MANAGEMENT OF CORPORATION BY SHAREHOLDERS


All corporate powers shall be exercised by or under

The authority of, and the business and affairs of this corporation shall be managed under the directors of, the shareholders of this corporation.


IN WITNESS WHEREOF, the undersigned subscribers executed these Articles of Incorporation of this 11th day of April, 2003.


Anthony R. Abraham, Incorporator Philip D'Abbieri, Incorporator


Thomas Henry Malouf, Incorporator Thomas Ghattas Abraham, Incorporator

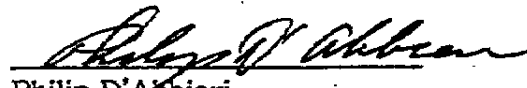

Warren Bryer, Incorporator

In compliance with Section 48.091, Florida Statutes, the undersigned incorporators state that A.R.A. CASUALTY INSURANCE COMPANY, INC. desires to organize under the laws of the State of Florida with its principal place of business located at 8600 SW 57th Avenue, Suite 200, Miami, Florida 33143, and designates Philip D'Abbieri, as its Registered Agent to accept service of process within Florida.


Anthony R. Abraham, Incorporator

Dated: April 11, 2003

Having been named to accept service of process for the above stated corporation, at the place designated in this certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties.


Philip D'Abbiere
Registered Agent

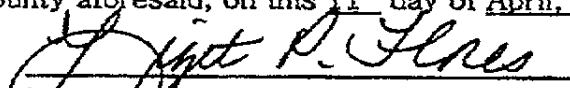
DATE: April 11, 2003.

STATE OF FLORIDA)

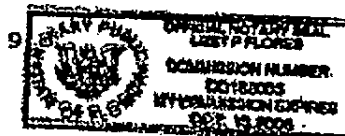
COUNTY OF MIAMI-DADE)

BEFORE ME, a Notary Public authorized to take acknowledgements in the State and County set forth above, personally appeared ANTHONY R. ABRAHAM, PHILIP D'ABBIERI, THOMAS HENRY MALOUF, THOMAS GHATTAS ABRAHAM AND WARREN BRYER, who are personally known to me and who executed the foregoing Articles of Incorporation, and acknowledged before me under oath that they executed these Articles of Incorporation, and presented proper identification.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the State of County aforesaid, on this 11th day of April, 2003.


Notary Public, State of Florida at Large

My commission expires:



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03 MAR 26 AM 9:27
SECRETARY OF STATE
TALLAHASSEE, FLORIDA