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(Requestor's Name)

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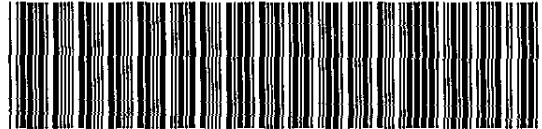
(Business Entity Name)

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DEPT. OF REVENUE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

/s



CORPORATION SERVICE COMPANY™

ACCOUNT NO. : 072100000032

REFERENCE : 391226 7394217

AUTHORIZATION :

Patricia Piquero

COST LIMIT : \$ 78.75

ORDER DATE : January 12, 2004

ORDER TIME : 10:25 AM

ORDER NO. : 391226-005

CUSTOMER NO: 7394217

CUSTOMER: Ms. Carla M. Brown
Hilb, Rogal And Hamilton
Company
Suite 4
17 Valley River Avenue
Murphy, NC 28906

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DOMESTIC FILING

NAME: HILB ROGAL & HOBBS OF VERO
BEACH, INC.

EFFECTIVE DATE:

XX ARTICLES OF INCORPORATION
CERTIFICATE OF LIMITED PARTNERSHIP
ARTICLES OF ORGANIZATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

XX CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Susie Knight - EXT. 2956

EXAMINER'S INITIALS: _____

ARTICLES OF INCORPORATION
OF
HILB ROGAL & HOBBS OF VERO BEACH, INC.

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TALLAHASSEE, FLORIDA

The undersigned does hereby act as incorporator in adopting the following Articles of Incorporation for the purpose of organizing a corporation for profit, pursuant to the provisions of the Florida Business Corporation Act.

FIRST: The corporate name for the corporation (hereinafter called the "Corporation") is:

Hilb Rogal & Hobbs of Vero Beach, Inc.

SECOND: The street address of the principal office of the Corporation is 2045 14th Avenue, Vero Beach, Florida 32960.

The mailing address of the corporation is 2045 14th Avenue, Vero Beach, Florida 32960.

THIRD: The number of shares that the corporation is authorized to issue is One Thousand (1,000), all of which are without par value and are of the same class and are Common shares.

FOURTH: The street address of the initial registered office of the corporation in the State of Florida is c/o Corporation Service Company, 1201 Hays Street, Tallahassee, Florida 32301.

The name of the initial registered agent of the corporation at the said registered office is Corporation Service Company.

The written acceptance of the said initial registered agent, as required by the provisions of Section 607.0501(3) of the Florida Business Corporation Act, is set forth following the signature of the incorporator and is made a part of these Articles of Incorporation.

FIFTH: The name and the address of the incorporator is:

NAME

ADDRESS

Carla M. Brown

17 Valley River Avenue, Suite 4
Murphy, NC 28906

SIXTH: The purpose for which the corporation is organized is to engage in any lawful business for which corporations may be organized under the Florida Business Corporation Act.

SEVENTH: The duration of the corporation shall be perpetual.

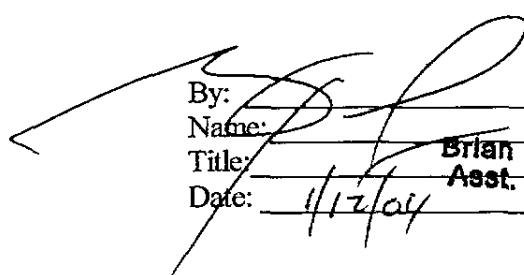
Signed on January 8, 2004.



Carla M. Brown, Incorporator

Having been named as registered agent and to accept service of process for the above-named corporation at the place designated in these Articles of Incorporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

CORPORATION SERVICE COMPANY



By: _____
Name: _____
Title: **Brian Courtney**
Date: 1/12/04 **Asst. V. Pres.**

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