

**Electronic Articles of Incorporation
For**

P04000016622
FILED
January 22, 2004
Sec. Of State

CARDIF SERVICES, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:
CARDIF SERVICES, INC.

Article II

The principal place of business address:
14000 SW 119TH AVENUE
SUITE 207
MIAMI, FL. US 33186

The mailing address of the corporation is:
14000 SW 119TH AVENUE
SUITE 207
MIAMI, FL. US 33186

Article III

The purpose for which this corporation is organized is:
PROVIDE ADMINISTRATIVE AND SUPPORT SERVICES TO INSURANCE COMPANIES AND INSURANCE RELATED BUSINESSES, INCLUDING, WITHOUT LIMITATION, POLICY UNDERWRITING AND ISSUE, CLAIMS ADJUDICATION, THIRD PARTY ADMINISTRATION, AGENT LICENSING, COMPLIANCE.

Article IV

The number of shares the corporation is authorized to issue is:
1,000,000, PAR VALUE \$1.00 PER SHARE

Article V

The name and Florida street address of the registered agent is:
MANUEL J MILLOR
14000 SW 119TH AVENUE
SUITE 207
MIAMI, FL. 33186

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: MANUEL J. MILLOR

Article VI

The name and address of the incorporator is:

ROBERT B. SULLIVAN
700 WEST 47TH STREET
SUITE 1000
KANSAS CITY, MISSOURI 64112

Incorporator Signature: ROBERT B. SULLIVAN

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D
MANUEL J MILLOR
14000 SW 119TH AVENUE, SUITE 207
MIAMI, FL. 33186 US

Article VIII

The effective date for this corporation shall be:

01/22/2004