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Select Insurance, Inc 103 Country Hill Drive Longwood, FL 32779 (407) 862-8624

March 18, 2004

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

Dear Sir or Madam:

Enclosed please find three copies of the Articles of Incorporation of Select Insurance, Inc. I have also enclosed a check for \$70.00 for the Corporate Filling Fee and the Designated Registered Agent Fee. If there should be any questions, please don't hesitate to contact me.

Sincerely,

ACCORD INSURANCE, INC.

Brian Cooper President



FLORIDA DEPARTMENT OF STATE Glenda E. Hood Secretary of State

March 29, 2004

BRIAN COOPER SELECT INSURANCE, INC. 103 COUNTRY HILL DR LONGWOOD, FL 32779

SUBJECT: SELECT INSURANCE, INC.

Ref. Number: W04000012074

We have received your document for SELECT INSURANCE, INC. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

The name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity.

Please select a new name and make the correction in all appropriate places. One or more major words may be added to make the name distinguishable from the one presently on file.

Adding "of Florida" or "Florida" to the end of a name is not acceptable.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6855.

Tammy Hampton Document Examiner New Filings Section

Letter Number: 204A00020419

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ARTICLES OF INCORPORATION OF Accord Insurance, Inc.

The undersigned incorporator herby forms a corporation under Chapter 607 of the laws of the State of Florida.

Article I. Name

The name of the corporation shall be:

Accord Insurance, Inc.

The address of the principal office of this corporation shall be 103 Country Hill Drive, Longwood, FL 32779 and the mailing address of the corporation shall be the same.

Article II. Nature of Business

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

Article III. Capital Stock

The maximum number of shares issued will be 200,000 shares consisting of 180,000 shares of common stock having no par value per share (the "Common Stock"), and 20,000 shares of preferred stock, having no par value per share (the "Preferred Stock").

Article IV. Registered Agent

The street address of the initial registered office of the corporation shall be 103 Country Hill Drive, Longwood, FL 32779, and the name of the initial registered agents of the corporation at that address is Brian R. Cooper.

Article V. Term of Existence

This corporation is to exist perpetually.

Article VL Directors

The corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have one Director, initially. The name and address of the initial member of the Board of Directors is:

Brian R. Cooper 103 Country Hill Drive, Longwood, FL 32779

Article VII. Incorporator

The name and street address of the incorporator to these Articles of Incorporation:

Brian Cooper 103 Country Hill Drive, Longwood, FL 32779

The undersigned incorporator has executed these Articles of Incorporation on January 29, 2003.

Brian Cooper, Incorporator

Acceptance of Registered Agent Designated in Articles of Incorporation

Brian Cooper, having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

Brian Cooper