

**Electronic Articles of Incorporation
For**

P04000149314
FILED
October 29, 2004
Sec. Of State
jshivers

CONCEPTS IN COVERAGE, 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:

CONCEPTS IN COVERAGE, INC.

Article II

The principal place of business address:

3219 B SOUTH WEST PORT SAINT LUCIE BLVD
PORT SAINT LUCIE, FL. 34953

The mailing address of the corporation is:

3219 B SOUTH WEST PORT SAINT LUCIE BLVD
PORT SAINT LUCIE, FL. 34953

Article III

The purpose for which this corporation is organized is:

THE PURPOSE OF THIS CORPORATION WILL BE TO TRANSACT ALL
BUSINESS USUAL TO AN INSURANCE AGENCY

Article IV

The number of shares the corporation is authorized to issue is:

5000

Article V

The name and Florida street address of the registered agent is:

JOHN G GAFFNEY
3219 B SOUTH WEST PORT SAINT LUCIE BLVD
PORT SAINT LUCIE, FL. 34953

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

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Registered Agent Signature: JOHN G. GAFFNEY

Article VI

The name and address of the incorporator is:

JOHN G. GAFFNEY
805 VIRGINIA AVE SUITE #8
FORT PIERCE, FLORIDA 34982

Incorporator Signature: JOHN G. GAFFNEY

Article VII

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

Title: P
JOHN G GAFFNEY
3219 B SOUTH WEST PORT SAINT LUCIE BLVD
PORT SAINT LUCIE, FL. 34953

Title: VP
KAREN A GAFFNEY
3219 B SOUTH WEST PORT SAINT LUCIE BLVD
PORT SAINT LUCIE, FL. 34953