Electronic Articles of Incorporation For

P05000071767 FILED May 16, 2005 Sec. Of State wcunningham

GABLES PROPERTY & CASUALTY 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:

GABLES PROPERTY & CASUALTY INC.

Article II

The principal place of business address:

800 DOUGLAS ROAD NORTH TOWER, SUITE 900 CORAL GABLES, FL. US 33134

The mailing address of the corporation is:

P.O. BOX 14-1898 CORAL GABLES, FL. US 33114

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 1,000 COMMON, PAR VALUE \$0.01 PER SHARE

Article V

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

JCHPA REGISTERED AGENTS INC. 2730 SW 3 AVENUE SUITE 401 MIAMI, FL. 33129 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN C HAMLIN, AUTHORIZED REPRESENT MCPHYLINGHAM

Article VI

The name and address of the incorporator is:

JCHPA REGISTERED AGENTS INC. 2730 SW 3 AVENUE SUITE 401 MIAMI, FL 33129

Incorporator Signature: JOHN C HAMLIN, AUTHORIZED REPRESENTATIVE

Article VII

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

Title: PSTD RAMON E MAS CANOSA 6350 SW 114 STREET MIAMI, FL. 33156 US