

**Electronic Articles of Incorporation
For**

P06000124776
FILED
September 28, 2006
Sec. Of State
rdunlap

HOMEOWNERS CHOICE INSURANCE, 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:

HOMEOWNERS CHOICE INSURANCE, INC.

Article II

The principal place of business address:

C/O MARTIN A. TRABER, 100 NORTH TAMPA ST.
SUITE 2700
TAMPA, FL. US 33602

The mailing address of the corporation is:

C/O MARTIN A. TRABER, 100 NORTH TAMPA ST.
SUITE 2700
TAMPA, FL. US 33602

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:

10,000

Article V

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

F&L CORP.
ONE INDEPENDENT DRIVE
SUITE 1300
JACKSONVILLE, FL. 32202

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

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Registered Agent Signature: MARTIN A. TRABER, V.P.

Article VI

The name and address of the incorporator is:

MARTIN A. TRABER, C/O FOLEY & LARDNER LLP
100 NORTH TAMPA STREET
SUITE 2700
TAMPA, FLORIDA 33602

Incorporator Signature: MARTIN A. TRABER