Electronic Articles of Incorporation For

P07000035338 FILED March 19, 2007 Sec. Of State jshivers

ACCRETIVE INSURANCE GROUP 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:

ACCRETIVE INSURANCE GROUP INC

Article II

The principal place of business address:

C/O 6508 E FOWLER AVE TAMPA, FL. 33617

The mailing address of the corporation is:

C/O 6508 E FOWLER AVE TAMPA, FL. 33617

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: 10000

Article V

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

DAVID A LEMAR JR 6508 E FOWLER AVE TAMPA, FL. 33617 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAVID A LEMAR JR

Article VI

The name and address of the incorporator is:

K SHANE CALDWELL 276 LAKE BRITTANY COURT

LAKE MARY, FL 32746

Incorporator Signature: K SHANE CALDWELL

Article VII

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

Title: P/S K SHANE CALDWELL 276 LAKE BRITTANY COURT LAKE MARY, FL. 32746