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FLORIDA PROFIT/NON PROFIT CORPORATION

RISKS & CLAIMS, INC.

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PRATION TALLAHASSEE, FLORIE

ARTICLES OF INCORPORATION

<u>OF</u>

RISKS & CLAIMS, INC.

The undersigned incorporator for the purpose of forming a corporation under the Florida General Corporation Act, hereby adopt(s) the following Articles of Incorporation.

ARTICLE I

NAME

The name of this corporation shall be:

RISKS & CLAIMS, INC.

The principal place of business of this corporation

The address of the principal office of this corporation shall be: 1201 Brickell Avenue, Suite 420. Miami, FL 33131, and the mailing address of the corporation shall be 848 Brickell Avenue, Suite 830, Miami, FL 33131.

ARTICLE II

NATURE OF BUSINESS

This corporation may engage in or transact 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.

RENEE ADWAR, P.A. 848 Brickell Avenue, Suite 830 Miami, FL 33131

ARTICLE III

CAPITAL STOCK

The aggregate number of shares of stock that this corporation is authorized to have outstanding at any one time is 1000 shares of common stock having \$1.00 par value per share.

ARTICLE IV

REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 848 Brickell Avenue, Suite 830, Miami, Florida 33131, and the name of the initial registered agent of the corporation at that address is Rence Adwar, Esq.

ARTICLE V

EXISTENCE

The Association shall have perpetual existence.

ARTICLE VI

DIRECTORS

All 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 Ilmitation set forth in these Articles of Incorporation. This corporation shall have One Director initially, the name and address of the initial Director is:

RENEE ADWAR, P.A. 848 Brickell Avenue, Suite 830 Miami, FL 33131 Francisco Javier Guardia

1201 Brickell Avenue Suite 420 Miami, FL 33131

ARTICLE VII

INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation is: Renee Adwar, Esq., 848 Brickell Avenue, Suite 830, Miami. Florida 33131.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand on this 2nd. day of November, 2007.

By:

Penes Adwar Ven

RENEE ADWAR, P.A. 648 Brickell Avenue, Suite 830 Miami, FL 33131

CERTIFICATE OF DESIGNATION REGISTERED AGENT/REGISTERED OFFICE

FILED

TALLAHASSEE, FLORIDA

Pursuant to the provisions of Section 607.325, Florida Statutes, the undersigned corporation, organized under the laws of the State of Florida, submits the following statement in designating the registered office/registered agent, in the State of Florida.

The name of the Corporation:

RISKS & CLAIMS, INC.

The name and address of the registered agent and office is:

Rence Adwar, Esq. 848 Brickell Avenue Suite 830 Miami, Florida 33131

Bv:

Rence Adwar, Esq.

Dated:

Having been named to accept service of process of the above stated corporation, at the place designated in this Certificate, I hereby agree to act in this capacity, and I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I accept the duties and obligations of Section 607.325, Florida Statutes.

By:

Rence Adway, Esq.

Dated:

RENEE ADWAR, P.A. 848 Brickell Avenue, Suite 830

Miami, FL 33131