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DIVISION OF CORPORATIONS
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9/30/09

COVER LETTER

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

SUBJECT: MARINE N-Surance Brokers of Florida, Inc.
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

\$93.75
(Additional
Pages)

FROM: _____

GERALD A TEMPLETON, ESQ.
Name (Printed or typed)

TEMPLETON GROUP, PC.
301 19th Street N, STE 585
Address

Birmingham, AL 35203
City, State & Zip

205-458-1222

Daytime Telephone number

Jerry@tgtgpc.com

E-mail address (to be used for future annual report notification)

NOTE: Please provide the original and one copy of the articles.

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FLORIDA DEPARTMENT OF STATE
Division of Corporations

September 24, 2009

GERALD A TEMPLETON, ESQUIRE
301 19TH STREET N
SUITE 585
BIRMINGHAM, AL 35203

SUBJECT: MARINE N-SURANCE BROKERS OF FLORIDA, INC.
Ref. Number: W09000042909

We have received your document for MARINE N-SURANCE BROKERS OF FLORIDA, INC. and your check(s) totaling \$93.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

The registered agent and street address must be consistent wherever it appears in your document.

Please return the corrected original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6973.

Claretha Golden
Regulatory Specialist II
New Filing Section

Letter Number: 309A00031324

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DIVISION OF CORPORATIONS
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**ARTICLES OF INCORPORATION
OF
MARINE N-SURANCE BROKERS OF FLORIDA, INC.**

TO THE HONORABLE SECRETARY OF STATE OF FLORIDA
Division of Corporations

I, the undersigned incorporator, for the purpose of forming a corporation pursuant to and in compliance with Chapter 607 and/or Chapter 621 of the Florida Statutes, do hereby certify as follows:

1. **NAME.** The name of the Corporation shall be:

MARINE N-SURANCE BROKERS OF FLORIDA, INC.

And the period of duration of the Corporation shall be perpetual.

2. **PRINCIPAL OFFICE:** The principal street address is:

**Marine N-Surance Brokers of Florida, Inc.
258 Mounts Bay Court
Longwood, FL 32779**

3. **PURPOSES.** The purposes for which the Corporation is organized are:

- (a) Generally, to engage in any lawful business for which a corporation may be incorporated under this Act.
- (b) To purchase, acquire, own, hold, improve, develop, operate, manage, sell, convey, assign, transfer, exchange, release, dispose of, mortgage, encumber, pledge, create security interests in, lease, hire, deal in and loan or borrow money upon, alone or in conjunction with others, real and personal property, tangible and intangible, of every kind, character and description, or any interest therein.
- (c) To apply for, purchase, or acquire by assignment, transfer or otherwise, and hold, mortgage or otherwise pledge, and to sell, exchange, transfer, deal in and with any license, power, authority, concession, right or privilege which any corporation may make or grant.
- (d) To manufacture, purchase or otherwise acquire, and to hold, own, mortgage, pledge, sell, assign and transfer, exchange or otherwise dispose of, and invest, trade and deal in and with goods, wares and merchandise and personal property of every class and description, wherever situated, whether or not the same specifically pertain to the classes of business specified in this Article 3; and to own and operate mines, plants, factories, mills, warehouses, yards, merchandise stores, commissaries and all other installations or establishments of whatever character or description, together with the equipment, rolling stock and other

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DIVISION OF CORPORATIONS

facilities used or useful in connection with or incidental thereto.

- (e) To engage in the business of exploiting natural resources, to search, prospect and explore for useful or valuable substances, to acquire and extract such substances, to sell and dispose of such substances, and to refine such substances and manufacture and sell and dispose of products and by-products derived therefrom.
- (f) To purchase or otherwise acquire, hold, use, sell, assign, lease, mortgage or in any manner dispose of, and to take, exchange and grant licenses, or other rights therein, in respect of letters patent of the United States or any foreign country, patent rights, licenses and privileges, inventions, improvements, processes, formulae, methods, copyrights, trademarks and trade names, know how, and trade secrets, relating to or useful in connection with any business, objects or purposes of the Corporation.
- (g) To acquire, by purchase, subscription or otherwise, and to own, hold, sell and dispose of, exchange, deal in and with stocks, bonds, debentures, obligations, evidences of indebtedness, promissory notes, mortgages and securities executed by any individual or by any corporation in Florida or any other state or foreign countries, whether public or private, government or municipality or otherwise, and to issue and exchange for all such stocks, bonds, debentures, obligations, evidences of indebtedness, promissory notes, mortgages or securities, the stocks, bonds, debentures or other evidences of indebtedness of this Corporation, and this Corporation shall have express power to hold, sell, assign, transfer, mortgage, pledge, or otherwise dispose of the shares of capital stocks, bonds, debentures, promissory notes, mortgages and securities so acquired by it, and, while the owner thereof, to exercise all the right, privileges and power of ownership, including the right to vote thereon, to the same extent as a natural person may do, subject to the limitations if any, on such rights now or hereafter provided by the laws of Florida.
- (h) To endorse, lend its credit to, or otherwise guarantee, or become a surety with respect to, or obligate itself for, or pledge or mortgage all or any part of its properties to secure the payment of the principal and interest, or either, on any bonds, debentures, notes, scrip, coupons, or other obligations or evidences of indebtedness, or the performance of any contract, lease, mortgage, or obligation, of any subsidiary, affiliated or related corporation or any other corporation or association, domestic or foreign, or of any person, firm, partnership or joint venture.
- (i) To enter into, make and perform contracts of every kind for any lawful purpose without limit as to amount, with any person, firm, association, partnership, limited partnership, corporation, municipality, county, state, territory, government, governmental subdivision, or body politic.

- (j) To acquire the good will, rights, assets, and properties, and to undertake the whole or any part of the liabilities of any person, firm, association or corporation; to pay for the same in cash, the stock or other securities of the Corporation, or otherwise; to hold, or in any manner dispose of, the whole or part of the property so acquire; to conduct in any lawful manner the whole or any part of the business so acquired and to exercise all the powers necessary or convenient in and about the conduct and management of any such business.
- (k) To borrow and lend money, without security, or upon the giving or receipt of such security as the Board of Directors of the Corporation may deem advisable by way of mortgage, pledge, transfer, assignment, or otherwise, of real and personal property of every nature and description, or by way of guaranty, or otherwise, and to enter in to revolving credit agreements or other loan agreements of any kind with banks or other financial or institutional investors.
- (l) To draw, make, accept, endorse, discount, execute and issue promissory notes, drafts, bills of exchange, warrants, debentures and other negotiable or transferable instruments.
- (m) To issue bonds, debentures or other securities or obligations and to secure the same by mortgage, pledge, deed of trust, or otherwise.
- (n) To act as agent, jobber, broker or attorney-in-fact in buying, selling, and dealing in real and personal property of every nature and description and leases respecting the same and estates and interests therein and mortgages and securities thereon, in making and obtaining loans, whether secured by such property or not, and in supervising, managing and protecting such property and loans and all interests in and claims affecting the same.
- (o) To directly or indirectly purchase, take, receive, redeem, exchange, or otherwise acquire, hold, own, pledge, transfer or otherwise dispose of the Corporation's own shares of common or other stock, whether or not redeemable (so far as may be permitted by law), and its bonds, debentures, notes, scrip or other securities or evidence of indebtedness, and to hold, sell, transfer or reissue the same.
- (p) To enter into any plan or project for the assistance and welfare of its employees, to lend money and use its credit to assist its employees, and to pay pensions and establish pension plans, pension trusts, profit-sharing plans, stock bonus plans, stock option plans, employee stock ownership plans and other incentive or welfare plans for any or all of the Corporation's directors, officers and employees.
- (q) To enter into any lawful arrangements for sharing of profits, union of interest, reciprocal concession, or cooperation, as partner (general or limited), joint venturer, or otherwise, with any person, partnership, corporation, association, combination, organization, entity or other body whatsoever, domestic or foreign,

carrying on or proposing to carry on, or any business or transaction deemed necessary, convenient or incidental to the carrying out of any of the purposes of this Corporation.

- (r) To have one or more offices to carry on all the Corporation's operations and business without restriction or limit as to amount, in any of the states, districts, territories or possessions or colonies of colonies of the United States, and in any and all foreign countries, subject to the laws of such state, district, territory, possession, colony or country.
- (s) To carry on any other business in connection with the foregoing, to transact any or all lawful business for which corporations may be incorporated under the Revised Florida Business Corporation Act, as amended, and to have and exercise all powers necessary or convenient to effect the purposes of the Corporation.
- (t) To do any and all of the things herein set out and such other things as are incidental or conducive to the attainment of the objects and purposes of this Corporation, to the same extent as natural persons might or could do and in any part of the world, as principle, factor, agent, contractor, or otherwise, either alone or in conjunction with any person, firm, association, limited liability company, partnership, corporation or any entity of whatsoever kind, and to do any and all such acts and things and to have and exercise any and all such powers to the full extent authorized or permitted to a corporation under any laws that may now or hereafter be applicable or available to this Corporation.
- (u) To engage in and provide services in the area of commercial, personal lines, wholesale and retail sale of insurance policies and products as a broker or agent as well as the sale, marketing and distribution of insurance brokerage services to the extent allowed by any license issued by the Insurance Department of the State of Florida or other states, whether as a surplus lines broker or by other designation and all services attributable to same for a fixed fee or charge and to enter into any and all license agreements, contracts, notes or obligations, including all designations and licenses, and to exercise any and all such powers to the full extent authorized or permitted to a corporation under any laws that may now or hereafter be applicable or available to this Corporation.

The foregoing clauses, and each phrase thereof, shall be construed, in their broadest sense, as the purpose and powers of the Corporation in addition to those powers specifically conferred upon the Corporation by law. Nothing herein contained, however, shall be construed as authorizing this Corporation to carry on the business of banking or that of a trust company.

4. SHARES: The aggregate number of shares which the Corporation shall have authority to issue is One Thousand (1000) shares of common stock of the par value of \$1.00 per share.

5. DIRECTORS. The number of Director(s) constituting the initial Board of Directors shall be one (1). Thereafter, the number of Directors shall be fixed in the manner provided in the Bylaws, and may be increased or decreased from time to time by amendment to, or in the manner provided in, the Bylaws, but no decrease shall have the effect of shortening the term of any incumbent Director. Further, the number of Directors shall neither, at any time, be less than one (1) as required by state statute nor, at any time, be more than ten (10) without an amendment of the Bylaws of the Corporation. The name and address of each person who is to serve as a director until the first annual meeting of shareholders or until his or her successor shall be elected and qualified is as follows:

NAME	ADDRESS
Paul R. Greenaway	400 Union Hill Drive Suite 200 Birmingham, AL 35209

6. REGISTERED AGENT. The location and mailing address of the initial registered agent of the Corporation within the State of Florida is,

NAME	ADDRESS
R. Kerry Adkinson, Esq. Attorney at Law (850) 638-2643	702 3rd Street Chipley, FL 32428

7. INCORPORATOR(S). The name and address of each incorporator is as follows:

NAME	ADDRESS
Paul R. Greenaway	400 Union Hill Drive Suite 200 Birmingham, AL 35209

8. ISSUANCE AND DISPOSITION OF STOCK

(a) Issuance of Stock. The Corporation may from time to time issue its shares of stock for such consideration (not less than the par value respecting shares having

a par value) as may be fixed from time to time by the Board of Directors and may receive in payment therefor, in whole or in part, money, labor done, services actually performed, or personal property (tangible or intangible). In the absence of fraud in the transaction, the judgment of the Board of Directors as to the value of the consideration received for the shares shall be conclusive. Any and all shares so issued for which the consideration so fixed shall have been paid or delivered shall be deemed full paid stock and shall not be liable to any further call or assessment thereon, and the holders of such shares shall not be liable for any further payment in respect thereof. All of the corporation's issued shares of common stock, exclusive of treasury shares, shall be held of record by no more than Ten (10) persons. For purposes of determining the number of holders of record of the stock of this corporation, stock which is held in joint or common tenancy or by entireties shall be treated as held by one shareholder.

(b) Restrictions on Transfer of Shares. The Corporation may, from time to time, lawfully enter into any agreement to which all, or less than all, of the holders of record of the issued and outstanding shares of its capital stock shall be parties, restricting the transfer of any or all shares of its capital stock represented by certificates therefor upon such reasonable terms and conditions as may be stated in the Bylaws of the Corporation or otherwise, as may be approved by the Board of Directors or the Shareholders of this Corporation.

(c) Stocks Rights and Options. The Corporation may create and issue, whether or not in connection with the issuance and sale of any of its shares or other securities, rights or options entitling the holders thereof to purchase from the Corporation shares of any class of its stock.

(d) Payment of Dividends from Depletion Reserves. If at any time the Corporation is engaged in the business of exploiting natural resources, dividends may be declared and paid in cash out of the depletion reserves, but each such dividend shall be identified as a distribution of such reserves, shall be disclosed to the shareholders concurrently with the distribution thereof.

(e) Lien on Shares. The Corporation shall have a lien on the shares of its shareholders for any debt or liability incurred to it by such shareholders before notice of transfer of or levy on such shares, which lien may be exercised by cancellation, forfeiture, or public or private sale, upon reasonable notice, of such shares, which remedies are cumulative to an action to enforce payment or other remedies provided by law.

(f) Right of Corporation to Acquire and Dispose of its Own Shares. The Corporation shall have the right to purchase, take, receive or otherwise acquire, hold, own, pledge and transfer or otherwise dispose of its own shares, but purchases of its own shares, whether direct or indirect, shall be made only to the extent of unreserved and unrestricted earned surplus and unreserved and unrestricted capital surplus available therefor.

(g) Acquisition of Stock. All persons who shall acquire stock in this Corporation shall acquire it subject to the provisions of these Articles of Incorporation and the By-Laws adopted by the Board of Directors or Shareholders, including any restrictions on the transfer of ownership of the shares. So far as not otherwise expressly provided by the laws of the State of Florida, the Corporation shall be entitled to treat the person or entity in whose name any share of its stock is registered as the owner thereof for all purposes interest in said share on notice

thereof and shall not be bound to recognize any equitable or other claim to or the part of any other person, whether or not the Corporation shall have notice of such other claim.

9. BOARD OF DIRECTORS

(a) Powers. Except as may be otherwise provided by law or in these Articles of Incorporation, all corporate powers of the Corporation shall be exercised by or under authority of, and the business and affairs of the Corporation shall be managed under the Board of Directors. In furtherance and not in limitation of the powers conferred by statute, the Board of Directors shall have the following powers:

- (1) The power to alter, amend or repeal the Bylaws or adopt new Bylaws shall be vested in the Board of Directors and the shareholders, or either of them, provided, however, that the Board of Directors may not alter, amend or repeal any Bylaw establishing what constitutes a quorum a shareholders' meetings or which was adopted by the shareholders and specifically provides that it cannot be altered, amended or repealed solely by the action of the Board of Directors;
- (2) To fix and determine and to vary the amount of working capital of the Corporation; to determine whether any, and if any, part of any accumulation profits shall be declared and paid as dividends; to determine the date or dates for the declaration and payments of dividends; and to direct and determine the use and disposition of any surplus or net profits over and above the capital stock paid in;
- (3) To authorize the issue and sale of warrants, in bearer or registered form, or other instruments for the purchase of shares of stock of any class of the Corporation within such period of time, or without limit as to time, for as such aggregate number of shares, and at such price or prices per

share, as the Board of Directors may determine. Such warrants or other instruments may be issued separately or in connection with the issue of any bonds, debentures, notes or other evidences of indebtedness or shares of the capital stock of any class of the Corporation and for such consideration and on such terms and conditions as the Board of Directors may determine to be desirable;

(4) To take any action required or permitted to be taken by the Board of Directors at a meeting without a meeting if a consent in writing, setting forth the action so taken, is signed by all of the directors.

(b) Powers in Bylaws. The Corporation may, in its Bylaws, confer powers upon its Board of Directors in addition to the foregoing, and in addition to the powers and authorities expressly conferred upon Directors by statute.

(c) Conflicts of Interest. No contract or other transaction between this Corporation and any other person, firm, association or corporation and no other act of this Corporation shall, in the absence of fraud, be invalidated or in any way affected by the fact that any of the Directors of the Corporation are, directly or indirectly, pecuniarily or otherwise interested in such contract, transaction or other act, or related to or interested in (either as Director, shareholder, officer, employee, member or otherwise) such person, firm, association or corporation. Any Director of the Corporation individually, or any firm or association of which any Director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contract or transaction of the Corporation, provided that the fact that he, individually, or such firm or association is so interested, shall be so disclosed or known. Any Director of this Corporation so related or otherwise interested may be counted in determining the presence of a quorum at

any meeting of the Board of Directors, or of such committee, at which action upon any such contract, transaction or act shall be taken, and may vote thereat with respect to such action with like force and effect as if he were not so related or interested. Any Director of the Corporation may vote upon any contract or other transaction between the Corporation and any subsidiary or affiliated corporation without regard to the fact that he is also a director of such subsidiary or affiliated corporation.

10. POWER OF CHIEF EXECUTIVE OFFICER TO EXECUTE DOCUMENTS.

The Chief Executive Officer or President shall have authority to execute all deeds, mortgages, bonds, distribution agreements, contracts as well as contracts requiring a seal, under the seal of Corporation, the Secretary or any Assistant Secretary shall have authority to affix such seal to instruments requiring it, and to attest the same.

11. INDEMNIFICATION OF OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS.

- (a) Subject to the provisions of Article 11 (d) below, the Corporation shall indemnify any person who was or is a party or is threatened to made a party to any threatened, pending or completed claim, action, suit or proceeding, whether civil, criminal, administrative or investigative, including appeals (other than an action by or in the right of the Corporation), by reason of the fact that he is or was a director, officer, employee or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, partner, employee or agent of another corporation, partnership, joint venture, trust or other enterprise, against expenses (including attorneys' fees), judgments, fines and amounts paid in settlement actually and reasonable incurred by him in connection with such claim, action, suit or proceeding if he acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation, and, with respect to any criminal action or proceeding, had no reasonable cause to believe his conduct was unlawful. The termination of any claim, action, suit or

proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interests of the Corporation, and with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

- (b) Subject to the provisions of Article 11 (d) below, the Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed claim, action or suit by or in the right of the Corporation to procure a judgment in its favor by reason of the fact that he is or was serving at the request of the Corporation as a director, officer, partner, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against expenses (including attorney's fees) actually and reasonably incurred by him in connection with the defense or settlement of such action or suit if acted in good faith and in a manner he reasonably believed to be in or not opposed to the best interests of the Corporation and except that no indemnification shall be made in respect of any claim, issue or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his duty to the Corporation unless and only to the extent that the court in which such action or suit was brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the court shall deem proper.
- (c) To the extent that a director, officer, employee or agent of the Corporation has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Article 11 (a) and (b) above, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including

attorney's fees) actually and reasonably incurred by him in connection therewith, notwithstanding that he has not been successful on any other claim, issue or matter in any such action, suit or proceeding.

- (d) Any indemnification under Article 11 (a) and (b) above (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that indemnification of the director, officer, employee or agent is proper in the circumstances because he has met the applicable standard of conduct set forth in Article 11 (a) and (b) above. Such determination shall be made (1) by the Board of Directors by a majority vote of a quorum consisting of directors who were not parties to, or who have been wholly successful on the merits or otherwise with respect to, such claim, action, suit or proceeding, or (2) if such a quorum is not obtainable, or even if obtainable, a quorum of disinterested directors so directs, by independent legal counsel in a written opinion, or (3) by the shareholders.
- (e) Expenses (including attorney's fees) incurred in defending a civil or criminal claim, action, suit or proceeding may be paid by the Corporation in advance of the final disposition of such claim, action, suit, or proceeding as authorized in the manner provided in Article 11(d) above upon receipt of an undertaking by or on behalf of the director, officer, employee or agent to repay such amount if and to the extent that it shall be ultimately determined that he is not entitled to be indemnified by the Corporation as authorized in this Article 11.
- (f) The indemnification authorized by this Article 11 shall not be deemed exclusive of and shall be in addition to any other right to which those indemnified may be entitled under any statute, rule of law, provisions of these Articles of Incorporation, Bylaw, agreement, vote of shareholders or disinterested directors, or otherwise, both as to action in his official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has

ceased to be a director, officer, employee or agent and shall insure to the benefit of the heirs, executors and administrators of such a person.

(g) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee or agent of the Corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under the provisions of this Article 11.

12. SUBSEQUENTLY ADOPTED CORPORATION LAWS. Any and every statute of the State of Florida hereinafter enacted whereby the rights, powers and privileges of the shareholders of corporations organized under the general laws of the State of Florida are increased, diminished or in any way affected, or whereby effect is given to the action taken by any but less than all of the shareholders of any such corporation, shall apply to this Corporation and to every shareholder thereof, to the same extent as if such statute had been in force at the date of the making and filing of these Articles of Incorporation.

13. AMENDMENT. The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation in the manner now or hereafter provided by law, and all rights conferred upon officers, Directors and shareholders herein are granted subject to this reservation.

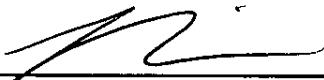
IN WITNESS WHEREOF, the undersigned Incorporator has hereunto subscribed his name on these Articles of Incorporation on this the **31st day of July, 2009**:



Paul R. Greenaway
Incorporator

+++++

Having been named as Registered Agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity



Signature Registered Agent:
By R. Kerry Adkinson, Esq.



Date

Richard Kerry Adkinson, PA
Attorney at Law
702 3rd Street
Chipley, FL 32428
(850) 638-2643

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This document drafted by:
Gerald A. Templeton, Esq.
Templeton Group, P.C.