

**Electronic Articles of Incorporation
For**

P11000042203
FILED
May 02, 2011
Sec. Of State
psmith

EMPLOYERS' RISK MANAGEMENT ASSOCIATION, INCORPORATED

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:

EMPLOYERS' RISK MANAGEMENT ASSOCIATION, INCORPORATED

Article II

The principal place of business address:

445 WILD OAK CIRCLE
LONGWOOD, FL. 32779

The mailing address of the corporation is:

445 WILD OAK CIRCLE
LONGWOOD, FL. 32779

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:

JAMES R URSETH
445 WILD OAK CIRCLE
LONGWOOD, FL. 32779

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

Registered Agent Signature: JAMES R. URSETH

Article VI

The name and address of the incorporator is:

JAMES R. URSETH
445 WILD OAK CIRCLE

LONGWOOD, FLORIDA, 32779

Electronic Signature of Incorporator: JAMES R. URSETH

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
JODI A URSETH
445 WILD OAK CIRCLE
LONGWOOD, FL. 32779

Title: VP
JAMES R URSETH
445 WILD OAK CIRCLE
LONGWOOD, FL. 32779

Article VIII

The effective date for this corporation shall be:

05/02/2011