

**Electronic Articles of Incorporation
For**

P13000094165
FILED
November 20, 2013
Sec. Of State
tscott

PALO ALTO INSURANCE COMPANY

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:

PALO ALTO INSURANCE COMPANY

Article II

The principal place of business address:

11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. US 33716

The mailing address of the corporation is:

11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. US 33716

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:

10,000,000

Article V

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

RICHARD G TORRA
11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. 33716

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

Registered Agent Signature: RICHARD G TORRA

Article VI

The name and address of the incorporator is:

JOSEPH P DOYLE
11101 ROOSEVELT BLVD N

SAINT PETERSBURG, FLORIDA 33716

Electronic Signature of Incorporator: JOSEPH P DOYLE

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: D
WILBUR L MARTIN IV
11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. 33716 US

Title: P
WILBUR L MARTIN IV
11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. 33716 US

Title: VP
RICHARD G TORRA
11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. 33716 US

Title: VP
IAN B BARBER
11101 ROOSEVELT BLVD N
SAINT PETERSBURG, FL. 33716 US