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· CAPITAL CONNECTION, INC.

417 E. Virginia St., Suite 1, Tallahassee, FL 32301, (904)224-8870 Mailing Address: Post Office Box 10349, Tallahassee, FL 32302 TOLL FREE No. 1-800-342-8062 FAX (904) 222-1222

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Please remit invoice number with payment TERMS: NET 10 DAYS FROM INVOICE DATE 1 1/2% per month on Past Due Amounts Past 30 Days, 18% per Annum.

THANK YOU from Your Capital Connection

ARTICLES OF INCORPORATION OF BICOASTAL PHYSICIANS, INC.

EFFECTIVE DATE

1-11-9karticle 1 - NAME

The name of this corporation is Bicoastal Physicians, Inc. (the "Corporation"),

ARTICLE II - PRINCIPAL OFFICE

The principal office of the Corporation is located at the following address:

c/o Jane C. McConnell 6200 Courtney Campbell Causeway, Suite 100 Tampa, Florida 33607

ARTICLE III - PURPOSE

The Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida. In furtherance of the foregoing, but not by way of limitation, the Corporation shall purchase liability insurance on a group basis, for its group members to cover similar or related liability exposure, all as a "purchasing group" as such term is defined in Title 15, United States Code §3901.

ARTICLE IV - DURATION

The Corporation shall have perpetual existence commencing on July 11, 1996.

ARTICLE V - CAPITAL STOCK

The Corporation is authorized to issue one hundred thousand (100,000) shares of One Dollar (\$1.00) par value common stock, which shall be designated "Common Shares."

ARTICLE VI - BYLAWS

The bylaws of the Corporation may be adopted, altered, amended or repealed by either the stockholders or the directors of the Corporation.

ARTICLE VII - INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE VIII - INITIAL REGISTERED AGENT AND OFFICE

The name and street address of the initial registered agent and office of the Corporation are:

Jane C. McConnell 6200 Courtney Campbell Causeway, Suite 100 Tampa, Florida 33607

ARTICLE IX - INCORPORATOR

The name and address of the person signing these Articles are:

Jane C. McConnell 6200 Courtney Campbell Causeway, Suite 100 Tampa, Florida 33607

ARTICLE X - AMENDMENT

The Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, in accordance with the provisions of the Florida General Corporation Act.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 11th day of July, 1996.

JANE C. MC CONNELL

9: 58

ACCEPTANCE BY REGISTERED AGENT

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN ARTICLE VIII OF THESE ARTICLES OF INCORPORATION, THE UNDERSIGNED HEREBY AGREES TO ACT IN THIS CAPACITY, AND FURTHER AGREES TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE DISCHARGE OF HER DUTIES.

Dated this 11th day of July, 1996.

JANE C. MC CONNELL

WPD/86048,1/1529-40986