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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: EMPIRE CORPORATE KIT COMPANY
CONTACT: RAY STORMONT
PHONE: (305)541-3694

ACCT#: 072450003255

FAX #: (305)541-3770

NAME: INSURANCE DESIGNERS ASSOCIATES, INC.
AUDIT NUMBER.....H97000001322
DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.
CERT. OF STATUS..0 PAGES..... 4
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TALLAHASSEE, FLORIDA

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97 JAN 29 PM 12:44
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TALLAHASSEE, FLORIDA



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State

January 27, 1997

EMPIRE

SUBJECT: INSURANCE DESIGNERS ASSOCIATES, INC.
REF: W97000001856

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refile the complete document, including the electronic filing cover sheet.

The registered agent and registered office listed in your articles of incorporation must be consistent throughout the document.

Please return 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 (904) 487-6933.

Dana Calloway
Document Specialist

FAX Aud. #: B97000001322
Letter Number: 097A00003893

ARTICLES OF INCORPORATION
OF
INSURANCE DESIGNERS ASSOCIATES, INC.

FILED
97 JAN 29 PM 12:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I - NAME

The name of this Corporation shall be: INSURANCE DESIGNERS ASSOCIATES, INC.

ARTICLE II - DURATION

This Corporation shall have perpetual existence commencing on the filing date of these Articles with the Department of State.

ARTICLE III - PURPOSE/NATURE

This Corporation is organized for the purpose of transacting any or all lawful business permitted under the laws of the State of Florida or any other state, country, territory or nation.

ARTICLE IV - CAPITAL STOCK

This Corporation is authorized to issue a maximum of 1000 shares of \$1.00 par value common stock at any one time, to be referred to as "Class A Voting Stock", even though there is only one class of stock at this time.

ARTICLE V - PRE-EMPTIVE RIGHTS

The Corporation elects to have pre-emptive rights.

ARTICLE VI - PRINCIPAL OFFICE AND MAILING ADDRESS

The principal office of the Corporation is in Clearwater, Pinellas County, Florida, at and with the mailing address being: 8668 Park Blvd. No., Suite #G, Seminole, Florida 33777.

ARTICLE VII - INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial Registered Office of this Corporation is 8668 Park Blvd., #F, Seminole, Florida 33777, and the name of the initial Registered Agent of this Corporation at that address is: ALAN KAY

ALAN KAY, P.A.
Attorney at Law
8668 Park Blvd. No. #F
Seminole, FL 33777
Tel: (813) 393-5700
Fax: (813) 544-6658

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ARTICLE VIII - EFFECTIVE DATE OF INCORPORATION

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The effective date of the incorporation of this Corporation shall be the date of filing with the Department of State, as indicated by the Division of Corporations on the initial Certificate of Incorporation.

ARTICLE IX - INTERNAL REVENUE ELECTIONS

It is the intent of the Incorporator that the Corporation will qualify under "Section 1244" of the Internal Revenue Code. The corporation may take the latter actions necessary to obtain and maintain a status as an "S Corporation". This shall become effective upon application to the Internal Revenue Service on Form SS-4 and the application for a Federal Identification Number, at such time as deemed appropriate by the shareholder(s).

ARTICLE X - INITIAL BOARD OF DIRECTORS

This Corporation shall initially have ONE (1) Director constituting the initial Board of Directors. The number of directors may be either increased or decreased from time to time by the By-Laws, however, there shall never be less than ONE (1) Director nor more than five (5). The name and address of the initial Board of Directors of the Corporation is:

Alan Kay 8668 Park Blvd., #G Seminole, Florida 33777

ARTICLE XI - INCORPORATOR

The name and address of the Incorporator signing these Articles is:

Alan Kay 8668 Park Blvd., #F Seminole, Florida 33777

ARTICLE XII - AMENDMENT

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, by a majority vote of the Board of Directors, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation on the 22nd day of January, 1997.



ALAN KAY, Incorporator

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**ACCEPTANCE OF REGISTERED AGENT DESIGNATED
IN ARTICLES OF INCORPORATION
INSURANCE DESIGNERS ASSOCIATES, INC.**

Alan Kay, a Florida resident, having a business office identical with the registered office of the Corporation named above, and having been named as the Registered Agent to accept service of process for the above named Corporation, at the place designated in this foregoing Articles of Incorporation, and who is familiar with and accepts the duties and responsibilities as Registered Agent for said Corporation under Section 607.0505, Florida Statutes, this 22 day of January, 1997.



Alan Kay, Registered Agent
8668 Park Blvd. N., Ste. F
Seminole, FL 33777
Tel: (813) 393-8640
Fax: (813) 544-6658

FILED
97 JAN 29 PM 12:45
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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