

P98000075194

HOMER, BONNER & DELGADO, P.A.

3400 NATIONSBANK TOWER  
100 SOUTHEAST 2<sup>ND</sup> STREET  
Miami, Florida 33131

R. LAWRENCE BONNER  
LUIS E. DELGADO  
JAY A. GAYOSO  
JUSTIN C. FINEBERG  
HAAS, A. HATIC  
ANDREW R. HERRON  
PETER W. HOMER  
KEVIN P. JACOBS  
LAWRENCE B. LAMBERT  
BOBBI-LEE MELORE  
LISA I. STEINMAN  
GREGORY J. TRASK  
LORELEI J. VANWEY  
MARC A. WITES

OF COUNSEL:  
MIGUEL DIAZ de la PORTILLA  
RICHARD B. SALZMAN  
DOUGLAS MAVARES\*  
\*admitted only in Venezuela

29 November 1999

TELEPHONE (305) 350-5100  
TELECOPIER (305) 372-2738  
E-MAIL: info@homerbonner.com

SENDER'S DIRECT TELEPHONE NUMBER: (305) 350-5129  
SENDER'S DIRECT E-MAIL: hhatic@homerbonner.com

Florida Secretary of State  
Attn: Division of Corporation  
409 East Gaines Street  
Tallahassee, Florida 32399

600003060306--6  
-12/03/99--01080--001  
\*\*\*\*\*43.75 \*\*\*\*\*43.75

Re: Automotive Risk Management, Inc.

Dear Sir or Madam:

Enclosed please find original Articles of Amendment to Article V of the Articles of Incorporation of the above referenced corporation. After filing the Articles of Amendment, please provide a certificate of status for this corporation. A check in the amount of \$43.75, (\$8.75 for the certificate of status and \$35.00 for the filing of the Articles of Amendment) and a self-addressed stamped envelope are enclosed.

Thank you for your prompt attention to this matter.

Very truly yours,

HOMER, BONNER & DELGADO, P.A.

BY:

*Haas A. Hatic*  
Haas A. Hatic

FILED  
99 DEC -3 PM 2:24  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Enclosure

Cc: Automotive Risk Management, Inc.

G:\clients\40757\001\CORR\secofstate.02.doc

*Amend*

V. SHEPARD DEC 10 1999

ARTICLES OF AMENDMENT  
TO  
ARTICLES OF INCORPORATION  
OF AUTOMOTIVE RISK MANAGEMENT, INC

FILED  
99 DEC -3 PM 2:24  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

Pursuant to the provisions of § 607.1002, Fla. Stat., the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:

FIRST: Amendment Adopted

ARTICLE V  
CAPITAL STOCK

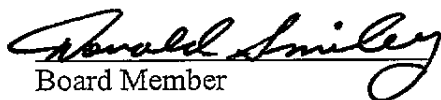
The corporation elects to have preemptive rights, pursuant to § 607.0630, Fla. Stat.


SECOND: The date of adoption of Amendment is 24 November 1999.

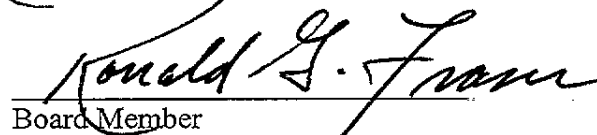
THIRD: the Board of Directors approved Adoption of the Amendment without shareholder action, which was not required.

Signed this 24<sup>th</sup> day of November 1999.

THE UNDERSIGNED majority members of the Board of Directors, for the purposes of Amending the Articles of Incorporation, do hereby make and file this Amendment to the Articles of Incorporation of Automotive Risk Management, Inc. hereby declaring and certifying that the facts stated herein are true and correct.

  
Board Member

  
Board Member Patrick D. Clawson / Director

  
Board Member