

P98000093325

JOHN W. PERSSE

ATTORNEY AT LAW

CHARTERED

1800 SECOND STREET, SUITE 715

SARASOTA, FLORIDA 34236

TELEPHONE
(941) 366-7589

TELECOPIER
(941) 366-0720

October 28, 1998

Division of Corporations
Secretary of State
P.O. Box 6327
Tallahassee, FL 32314

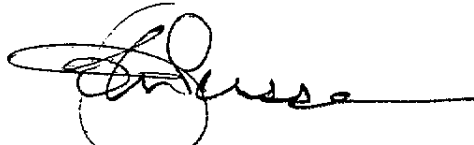
RE: ECM Insurance Group, Inc.

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-10/30/98--01052--003
*****70.00 *****70.00

Enclosed is the signed original of the Articles of Incorporation of the above corporation. I have also enclosed a check in the amount of \$70.00 for the filing fee.

Please process this at your earliest opportunity.

Very truly yours,



John W. Persse

JWP/jvp
Enclosures

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ARTICLES OF INCORPORATION
of
ECM Insurance Group, Inc.

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Article I - Name

The name of the Corporation is: ECM Insurance Group, Inc.

Article II - Address

The address of the principal of the corporation and its mailing address is: 1800 Second Street, Suite 708, Sarasota, Florida 34236.

Article III - Authorized Shares

The Corporation is authorized to issue 100,000 shares.

Article IV - Registered Office/Agent

The name of the Corporation's initial Registered Agent is: John W. Persse. The street address of the Corporation's initial Registered Office is: 1800 Second Street, Suite 715, Sarasota, Florida 34236.

Article V - Incorporator

The name and address of the incorporator is: Mary L. Mapp, 1800 Second Street, Suite 708, Sarasota, Florida 34236.

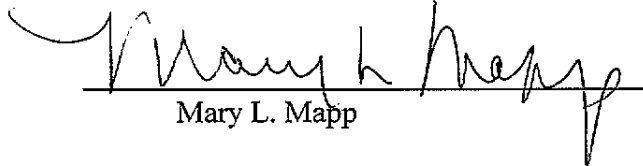
Article VI - Director

The name and address of the initial director of the corporation is: Mary L. Mapp, 1800 Second Street, Suite 708, Sarasota, Florida 34236.

Article VII - Purpose

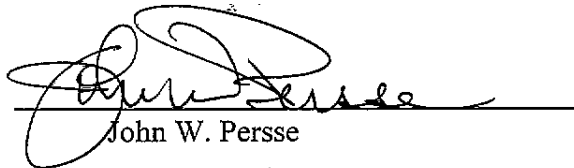
The corporation may engage in any business permitted under the Florida Insurance Code and in any other transaction or business permitted under the laws of the United States and of the State of Florida.

IN WITNESS WHEREOF, I, the undersigned, have set my hand and seal to the foregoing Articles of Incorporation.


Mary L. Mapp

Acceptance of Registered Agent

The undersigned, having a business office identical with the registered office of the corporation named above, and having been designated the Registered Agent in the above and foregoing articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.


John W. Persse

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