

P99000049412

TRANSMITTAL LETTER

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

SUBJECT: Universal Risk Life Advisors, Inc.
(Proposed corporate name - must include suffix)

300002891833--9
-06/02/99--01002--018
*****78.75 *****78.75

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Kath Katz, Kutter, Haigler
Name (Printed or typed)

P.O. Box 1877
Address

Tallahassee, Fl. 32302
City, State & Zip

Daytime Telephone number

99 JUN - 1 AM 8:57
FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

TALLAHASSEE, FLORIDA
DIVISION OF CORPORATIONS
DEPARTMENT OF STATE

99 JUN 1 - JUN 66
11 4: 36

RECEIVED
NOTE: Please provide the original and one copy of the articles.

224-9634
Call when Ready

m 6/2/99

**Articles of Incorporation
of
Universal Risk Life Advisors, Inc.**

FILED
99 JUN -1 AM 8: 57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned incorporator, who is a natural person over the age of eighteen (18) years and who is competent to contract, hereby forms the following Corporation under the Laws of the State of Florida.

**Article I
Name and Address**

The name of the Corporation shall be Universal Risk Life Advisors, Inc. Its principal office shall initially be located at 1920 East Hallandale Beach Boulevard, Suite 802, Hallandale, Florida 33009. The corporation may establish and maintain the principal office of the corporation at such other place within the State of Florida or elsewhere as may be determined by the Board of Directors.

**Article II
Nature of Business**

The Corporation may engage in any business allowed or permitted under the laws of the United States and the State of Florida.

**Article III
Authorized Stock**

The authorized capital stock of the Corporation shall consist of 10,000 shares of a single class of Common Stock with a par value of one cent (\$0.01) per share. The stock of the Corporation shall be issued for such consideration as may from time to time be determined by the Board of Directors.

**Article IV
Term of Corporate Existence**

The Corporation shall exist perpetually unless and until dissolved according to law.

**Article V
Address of Registered Office and Registered Agent**

The registered office of the Corporation shall be 106 East College Avenue, Suite 1200, Tallahassee, Florida 32301, and the registered agent of the Corporation at such office shall be Travis L. Miller. The Board of Directors may from time to time designate a new registered agent or registered office or both.

Article VI
Board of Directors

The business of the Corporation shall be managed by a Board of Directors consisting of not less than one (1) Director. The term of office of the initial Director or Directors shall not be for more than one year after the date of incorporation. The size of the Board and the terms of office of its Directors may be altered as provided in the bylaws of the Corporation.

Article VII
Directors

The names and addresses of the initial Directors of the Corporation are:

Bradley I. Meier
19701 E. Country Club Drive #501
Aventura, FL 33180

Norman M. Meier
19355 NE 36th Court
Miami, FL 33180

James M. Lynch
24 Victorian Lane
Jupiter, FL 33458

Article VIII
Transactions In Which Directors Or Officers Are Interested

A. No contract or other transaction between the Corporation and one or more of its directors or officers, or between the Corporation and any other corporation, firm or entity in which one or more of the Corporation's directors or officers are directors or officers, or have a financial interest, shall be void or voidable solely because of such relationship or interest, or solely because such director or directors is or are present at or participate in the meeting of the Board of Directors or a Committee thereof which authorizes, approves, or ratifies such contract or transaction, or solely because his or their votes are counted for such purpose, if:

1. The fact of such relationship or interest is disclosed or known to the Board of Directors or the Committee which authorizes, approves, or ratifies the contract or transaction by a vote or written consent sufficient for the purpose without counting the votes or consents of such interested director or directors; or

2. The fact of such relationship or interest is disclosed or known to any shareholders of the Corporation entitled to vote thereon, and they authorize, approve, or ratify such contract or transaction by vote or written consent; or

3. The contract or transaction is fair and reasonable as to Corporation at the time it is authorized by the Board of Directors, a committee thereof, or the shareholders.

B. Common or interested directors may be counted in determining the presence of a quorum at a meeting of the Board of Directors or of a committee thereof which authorizes, approves, or ratifies such contract or transaction, and shares held by them may be counted in determining the presence of a quorum at a meeting of shareholders at which action is taken pursuant to this Article.

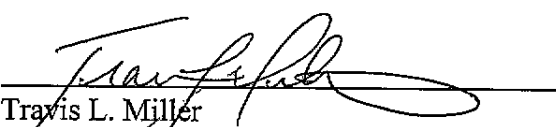
Article IX
Indemnification of Directors and Officers

The Corporation may indemnify, and may insure, its directors and officers to the fullest extent permitted by the Act and other applicable law.

Article X
Amendment

The Corporation reserves the right to amend, alter, change, or repeal any provision contained in these Articles of Incorporation, subject to applicable laws of the State of Florida, and all rights conferred upon stockholders are granted subject to this reservation.

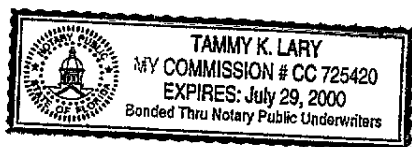
IN WITNESS WHEREOF, the undersigned incorporator does hereby execute these Articles of Incorporation under the laws of the State of Florida this 1ST day of June, 1999.

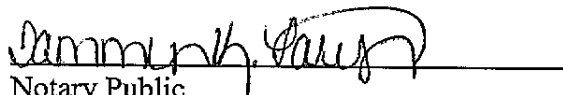

Travis L. Miller
106 East College Avenue, Suite 1200
Tallahassee, FL 32399-0300

STATE OF FLORIDA
COUNTY OF LEON

I HEREBY CERTIFY that on this day personally appeared before me, the undersigned authority, TRAVIS L. MILLER, to me personally known as identification and known to me to be the person who executed the foregoing instrument and acknowledged before me that he executed the same freely and voluntarily for uses and purposes therein set forth.

IN WITNESS WHEREOF, I have set my hand and official seal on this 1st day of June, 1999.

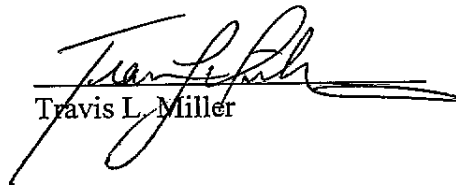



Notary Public
My Commission expires: 7/29/2000
Commission Number: 725420

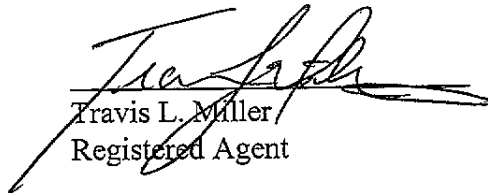
**CERTIFICATE DESIGNATING REGISTERED AGENT
AND REGISTERED OFFICE**

In compliance with Florida Statutes Section 48.091 and 607.034, the following is submitted:

Universal Risk Life Advisors, Inc., desiring to organize as a corporation under the laws of the State of Florida, has designated 106 East College Avenue, Suite 1200, Tallahassee, Florida 32301, as its initial Registered Office and has named Travis L. Miller located at said address as its initial Registered Agent.


Travis L. Miller

Having been named Registered Agent for the above stated corporation, at the designated Registered Office, the undersigned hereby accepts said appointment and agrees to comply with the provisions of Florida Statutes Section 48.091 relative to keeping open said office.


Travis L. Miller
Registered Agent

FILED
99 JUN - 1 AM 8:57
SECRETARY OF STATE
TALLAHASSEE, FLORIDA