

S71811

ARTICLES OF MERGER
Merger Sheet

MERGING:

400003133634--6

DEPENDABLE PROTECTIVE MUTUAL RISK RETENTION GROUP, INC., a FL
corp.S71811

INTO

**PODIATRY INSURANCE COMPANY OF AMERICA (RISK RETENTION
GROUP), A MUTUAL COMPANY**, a Tennessee entity, F99000005778

File date: January 28, 2000

Corporate Specialist: Annette Ramsey