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## OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY  
COMMISSIONER

**\*REVISED\***  
**PUBLIC HEARING AGENDA**  
**UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA**

**WHEN:** August 2, 2012, 9:00 a.m.

**WHERE:** Room 116, Larson Building, 200 East Gaines Street, Tallahassee, Florida

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1. Opening Remarks  
Office of Insurance Regulation  
Michelle Brewer, Deputy Director, Property & Casualty Product Review  
Ken Ritzenthaler, Actuary  
Stephen Thomas, Assistant General Counsel
2. Presentation  
Universal Insurance Company of North America  
File Log # 12-10221 (Homeowners)  
  
Jorge Gomez, VP Legal and Regulatory Affairs  
Alan Lange, AVP Risk Management and Actuarial  
Patrick Constantine, AVP Personal Lines Property Product Management  
Peter Scourtis, Principal & Consulting Actuary, Merlinos and Associates, Inc.
3. Attending  
Office of the Insurance Consumer Advocate  
Brian Deffenbaugh, Senior Counsel
4. Public Question and Answer  
Open to the Public (Time May Be Limited due to the Number of Participants)
5. Adjourn

Any comments or concerns not addressed at the public hearing may be forwarded to [ratehearings@flor.com](mailto:ratehearings@flor.com) until August 12, 2012; the subject line of your e-mail should read "Universal."

The Office of Insurance Regulation ("Office") displays, on our Industry Portal, all filings that we receive and on which we take final actions. To view the filings, go to the Filing Search page on our website: <http://www.flor.com/edms/>. Once you are there, you will need to use the search criteria displayed on the left side of the page. The most commonly used search criteria are the "file log #" and the "company name." To view the filing related to this rate hearing, type 12-10221 into the file log # field and the filing will be displayed. Alternatively, you can search by company name.

Due to the volume of individuals and entities using this I-File application, it will prompt you to enter your e-mail address. The application will assemble the document or the entire filing and e-mail it to you. This usually takes only a few minutes, but depends on the volume and size of the filing. If you have any questions or want to report a problem with this search application, please use the "contact us" function found at <https://portal.fldfs.com/ifile/fass/default.asp>.