

OFFICE OF INSURANCE REGULATION

FINANCIAL SERVICES COMMISSION

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COMMISSIONER

PUBLIC HEARING AGENDA CITIZENS PROPERTY INSURANCE CORPORATION

WHEN: November 10, 2009, 9:00 a.m.

WHERE: Senator Jim King Committee Room (401 Senate Office Building), Tallahassee, Florida (adjacent to

The Capitol)

1. Opening Remarks Office of Insurance Regulation

> Belinda Miller, Deputy Commissioner, Property & Casualty Richard Koon, Director, Property & Casualty Product Review

Bob Lee, Actuary Ken Ritzenthaler, Actuary Steve Parton, General Counsel

Citizens Property Insurance Corporation 2. Presentation

File Log # 09-18479 (Commercial Prop. Non-Residential HRA)

File Log # 09-18480 (Commercial Prop. Residential HRA – Ex. Condo. Ass'n) File Log # 09-18481 (Commercial Prop. Residential HRA – Condo. Ass'n)

File Log # 09-18541 (Homeowners HRA) File Log # 09-18543 (Dwelling Fire HRA) File Log # 09-18544 (Mobile Homeowners HRA)

Brian Donovan, Director of Actuarial Services Susanne Murphy, Executive Vice President

Paul Palumbo, Senior Vice President of Underwriting

Paul Erickson, Consulting Actuary with ISO

Christine Ashburn, Director of Consumer and Legislative Affairs Sharon Binnun, Senior Vice President and Chief Financial Officer

Kimberly Abate, Director of Product Development March Fisher, Assistant Director of Actuarial Services

3. Presentation Office of the Insurance Consumer Advocate

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@floir.com until November 17, 2009; the subject line of your e-mail should read "Citizens HRA."

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 these filings, go to the Filing Search page on our website: http://www.floir.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." If you have the file log number of the company filing you wish to view, simply type the log number into the file log # field, i.e., 09-XXXXX, and the filing will be displayed. If you do not have the file log number, you can search by company name.

Because of the volume of individuals/entities using this application, we prompt you to enter in your e-mail address. The application will assemble the document or the entire filing and then e-mail it to you. If you have any questions or want to report a problem with this search application, please use the "contact us" function found at https://iportal.fldfs.com/ifile/fass/default.asp.