

PANEL REPRESENTATIVES:

Office of Insurance Regulation:

Kevin M. McCarty, Insurance Commissioner

Belinda Miller, General Counsel

Richard Koon, Deputy Commissioner, Property & Casualty

Ken Ritzenthaler, Actuary

Bob Lee, Actuary

Sandra Starnes, Director, Property & Casualty Product Review

Kenneth Tinkham, Assistant General Counsel

Citizens Property Insurance Corporation:

Barry Gilway, Chief Executive Officer/President/Executive Director

Sharon Binnun, Chief Financial Officer

Dan Sumner, Chief Legal Officer/General Counsel

Yong Gilroy, Chief Insurance Officer

Brian Donovan, Chief Actuary

Paul Kutter, Actuarial Research Manager

Paul Ericksen, Consulting Actuary

Nancy Watkins, Consulting Actuary

Dr. Charles Nyce, Consulting Economist

Insurance Consumer Advocate :

Robin Smith Westcott, Insurance Consumer Advocate

Brian Deffenbaugh, Senior Counsel