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PUBLIC HEARING AGENDA CITIZENS PROPERTY INSURANCE CORPORATION

WHEN: August 20, 2013, 4:00 p.m.

WHERE: Tampa Convention Center, Ballroom D
333 South Franklin Street
Tampa, FL 33601

GENERAL SUBJECT MATTER TO BE CONSIDERED: Citizens Property Insurance Corporation (“Citizens”) has requested statewide average rate increases for the Coastal Account (“CA”), Commercial Lines Account (“CLA”) and the Personal Lines Account (“PLA”). These accounts include, but are not limited to: commercial property, homeowners, mobile home, and dwelling/fire.

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1. Opening Remarks Office of Insurance Regulation

Kevin McCarty, Insurance Commissioner
Sandra Starnes, Director, Property & Casualty Product Review
Kayne Lammers, Actuary
Bob Lee, Actuary
Ken Ritzenthaler, Actuary
Ken Tinkham, Assistant General Counsel
 2. Presentation Citizens Property Insurance Corporation

13-12319:+8.7% to Commercial Residential - Condo Only (CLA)
13-12323:+0.0% to Commercial Residential - Excluding Condo Assoc. (CLA)
13-12470:+9.6% to Commercial Non-Residential (CLA)
13-13047:+9.8% to Homeowners (CA)
13-13048:+7.3% to Homeowners (PLA)
13-13335:+10.5% to Property – Dwelling/Fire (CA)
13-13336:+9.9% to Property – Dwelling/Fire (PLA)
13-13467:+10.0% to Commercial Non-Residential (CA)

Barry Gilway, President/CEO and Executive Director
Brian Donovan, Chief Actuary, Director of Actuarial Services
Paul Kutter, Actuarial Research Manager
March Fisher, Director of Corporate Analytics

Additional filings received prior to the hearing may be discussed at that time.
 3. Presentation Office of the Insurance Consumer Advocate
Robin Westcott, Florida Insurance Consumer Advocate
Steve Alexander, Actuary
Michael Klinier, Senior Counsel

4. Public Comment Open to the Public

5. Adjourn

Any comments or concerns not addressed at the public hearing may be forwarded to ratehearings@flor.com; the subject line of your e-mail should read "Citizens." The record will be open for public comment until August 30, 2013 for all filings except for 13-12319, 13-12323, and 13-12470 (Commercial Lines Accounts). Any comments pertaining to Commercial Lines Accounts filings need to be received no later than August 20, 2013 for consideration as the Office is required, per statute, to render a decision on these filings within a few days of the hearing.

To view any of the Office's form or rate filings, visit the "[Filing Search](#)" website page at <http://www.flor.com/Office/FilingSearch.aspx>, where you can access the "I-File Forms & Rates Filing Search" system. Instructions and other resources are also provided.