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PUBLIC HEARING AGENDA CITIZENS PROPERTY INSURANCE CORPORATION

WHEN: August 27, 2014, 10:00 a.m.

WHERE: Senate Office Building, Room 401
Florida State Capitol
Tallahassee, FL 32399

GENERAL SUBJECT MATTER TO BE CONSIDERED: Citizens Property Insurance Corporation (“Citizens”) has requested statewide average rate changes 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.

1. Opening Remarks Office of Insurance Regulation

Kevin McCarty, Insurance Commissioner
Belinda Miller, General Counsel
Richard Koon, Deputy Commissioner
Sandra Starnes, Director
Bob Lee, Actuary
Kayne Smith, Actuary
Lacy End-Of-Horn, Assistant General Counsel

2. Presentation Citizens Property Insurance Corporation

14-13202: -5.8% to Homeowners Multi-Peril (PLA)
14-13203: +3.8% to Homeowners Multi-Peril Wind Only (CA)
14-13383: -4.5% to Property/Personal – Dwelling Fire (PLA)
14-13384: +6.8% to Property/Personal – Dwelling Fire Wind Only (CA)
14-13667: +8.2% to Mobile Home Multi-Peril Wind Only (CA)
14-13668: -4.3% to Mobile Home Multi-Peril (PLA)
14-13749: -4.3% to Mobile Home Dwelling (PLA)
14-13751: +8.6% to Mobile Home Dwelling Wind Only (CA)
14-14056: +4.9% to Commercial Property Non-Residential Multi-Peril (CLA)
14-14264: +10.0% to Commercial Property Non-Residential Wind Only (CA)
14-14425: +9.6% to Commercial Property Residential (Ex. Condo Association) Wind Only (CA)
14-14426: +8.9% to Commercial Property Residential Condo Association Wind Only (CA)
(Additional filings received prior to the hearing may be discussed.)

Barry Gilway, President/CEO and Executive Director
John Rollins, Chief Risk Officer
Brian Donovan, Chief Actuary, Director of Actuarial Services
Paul Kutter, Manager of Actuarial Research

3. Presentation Office of the Insurance Consumer Advocate
Steve Burgess, Florida Insurance Consumer Advocate
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 September 4, 2014 for all filings.

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.