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PUBLIC HEARING AGENDA CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

WHEN: May 31, 2012, 9:00 a.m.

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

1. Opening Remarks
Office of Insurance Regulation
Michelle Brewer, Deputy Director, Property and Casualty Product Review
Ken Ritzenthaler, Actuary
Stephen Thomas, Assistant General Counsel
2. Presentation
Cypress Property & Casualty Insurance Company
File Log # 12-07401 (Homeowners)

Joe Braunstein, President
Paul DiFrancesco, Vice-President
John Rollins, FCAS, MAAA, Consulting Actuary
3. Public Question and Answer
Open to the Public (Time May Be Limited due to the Number of Participants)
4. Adjourn

Any comments or concerns not addressed at the public hearing may be forwarded to ratehearings@flor.com until June 7, 2012; the subject line of your e-mail should read "Cypress Property & Casualty".

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 12-07401 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://iportal.fldfs.com/ifile/fass/default.asp>.