



**FINANCIAL SERVICES  
COMMISSION**

**RICK SCOTT**  
GOVERNOR

**JEFF ATWATER**  
CHIEF FINANCIAL OFFICER

**PAM BONDI**  
ATTORNEY GENERAL

**ADAM PUTNAM**  
COMMISSIONER OF  
AGRICULTURE

**OFFICE OF INSURANCE REGULATION**

**KEVIN M. MCCARTY**  
COMMISSIONER

**PUBLIC HEARING AGENDA  
FIDELITY FIRE & CASUALTY COMPANY  
FIRST PROTECTIVE INSURANCE COMPANY**

**WHEN:** Thursday, September 8, 2011 at 9 a.m.

**WHERE:** Room 116, Larson Building (200 E. Gaines Street), Tallahassee, Florida

---

1. Opening Remarks  
Office of Insurance Regulation  
Michael Milnes, Deputy Director, Property and Casualty Product Review  
Bob Lee, Actuary  
Kenneth Tinkham, Assistant General Counsel
2. Presentation  
Fidelity Fire & Casualty Company / First Protective Insurance Company  
File Log # 11-11215 (Dwelling Fire)  
Dwayne Williams, Vice President, Frontline Homeowners Insurance  
Nancy Watkins, Principal and Consulting Actuary, Milliman, Inc.  
John Bonsignore, Associate Actuary, Milliman, Inc.
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@flor.com](mailto:ratehearings@flor.com) until September 15, 2011; the subject line of your e-mail should read "Fidelity Fire / First Protective."

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 11-11215 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>.