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PUBLIC HEARING AGENDA  
PRAETORIAN INSURANCE COMPANY

**WHEN:** July 3, 2012, 9:00 a.m.

**WHERE:** Jim King Committee Room (401 Senate Office Building), Tallahassee, Florida (adjacent to The Capitol)

**GENERAL SUBJECT MATTER TO BE CONSIDERED:** Praetorian Insurance Company has requested an average statewide rate change of -2.2% for its property collateral protection program, which is also known as “lender-placed insurance.” The proposed rate would be effective September 1, 2012 for new and renewal business. The requested rate change is not uniform. Some areas are subject to higher rates.

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| 1. Opening Remarks            | Office of Insurance Regulation<br>Belinda Miller, General Counsel<br>Richard Koon, Deputy Commissioner, Property and Casualty<br>Sandra Starnes, Director, Property and Casualty Product Review<br>Bob Lee, Actuary<br>Kenneth Tinkham, Assistant General Counsel |
| 2. Presentation               | Praetorian Insurance Company<br>FCP 12-07860 (Property Collateral Protection)<br><br>Nicholas Pastor, Senior Vice President and Chief Actuary<br>QBE North America<br>John Dickson, Vice President, New Product Development<br>QBE FIRST Insurance Services       |
| 3. Presentation               | Office of the Insurance Consumer Advocate<br>Robin Westcott, Florida Insurance Consumer Advocate  |
| 4. Presentation               | Birny Birnbaum, Executive Director, Center for Economic Justice<br>J. Robert Hunter, Director of Insurance, Consumer Federation of America  |
| 5. Public Question and Answer | Open to the Public (Time May Be Limited due to the Number of Participants)  |
| 6. Adjourn                    |   |

Any comments or concerns not addressed at the public hearing may be forwarded to [ratehearings@flor.com](mailto:ratehearings@flor.com) until July 13, 2012; the subject line of your e-mail should read “Praetorian.”

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 12-07860 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://portal.fldfs.com/ifile/fass/default.asp>.