

OFFICE OF INSURANCE REGULATION

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PUBLIC HEARING AGENDA ROYAL PALM INSURANCE COMPANY

WHEN: August 5, 2010, 1:00 p.m.

WHERE: 301 Senate Office Building (adjacent to The Capitol), Tallahassee, Florida

1. Opening Remarks Office of Insurance Regulation

Belinda Miller, Deputy Commissioner, Property & Casualty

Michael Milnes, Deputy Director, Property & Casualty Product Review

Bob Lee, Actuary

Rhoda Johnson, Assistant General Counsel

2. Presentation Royal Palm Insurance Company

File Log # 10-10897 (Dwelling Fire)

Gerry Komlofske, President, Royal Palm Insurance Company George T. Dunlap IV, President, Butler, Dunlap & Lindquist, LLC

Joel Curran, Chief Underwriting Officer, Tower Hill Insurance Group, LLC Laura Marin, Senior Vice President Actuarial & Product Development,

Tower Hill Insurance Group, LLC

3. Presentation Office of the Insurance Consumer Advocate

Steve Alexander, Actuary Terry Butler, Senior Attorney

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@floir.com until August 12, 2010; the subject line of your e-mail should read "Royal Palm."

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 these filings, go to the Filing Search page on our website: http://www.floir.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 10-10897 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 email 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.