



**FINANCIAL SERVICES  
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**OFFICE OF INSURANCE REGULATION**

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**PUBLIC HEARING AGENDA  
SOUTHERN OAK INSURANCE COMPANY**

**WHEN:** January 12, 2012, 9:00 a.m.

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

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1. Opening Remarks  
Office of Insurance Regulation  
Michelle Brewer, Deputy Director, Property and Casualty Product Review  
Bob Lee, Actuary  
Bruce Culpepper, Assistant General Counsel
2. Presentation  
Southern Oak Insurance Company  
File Log # 11-18311 (Dwelling Fire)  
  
Tony A. Loughman, CEO  
John Soutar, Actuary  
Kenneth L. Leonard, Jr., Senior Consultant  
Klayton Southwood, Senior Consultant  
Fred E. Karlinsky, Corporate Counsel  
Katherine Webb, Corporate Counsel
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](mailto:ratehearings@flor.com) until January 19, 2012; the subject line of your e-mail should read "Southern Oak".

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 11-18311 into the file log # field and the filing will be displayed. Alternatively, you can search by company name.

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