IN THE CIRCUIT COURT OF THE 11TH JUDICIAL CIRCUIT IN AND FOR MIAMI-DADE COUNTY, FLORIDA

CIRCUIT CIVIL DIVISION

INSTITUTO NACIONAL DE SEGUROS,

CASE NO. 10-33653 CA 04

Plaintiff,

VS.

HEMISPHERIC REINSURANCE GROUP, L.L.C., and HOWDEN INSURANCE BROKERS LIMITED,

Defendants.		

ORDER ON DEFENDANT, HOWDEN INSURANCE BROKERS LIMITED'S MOTION TO DETERMINE APPLICABLE LAW

THIS CAUSE, having come to be heard before the Court on Defendant, Howden Insurance Brokers Limited's ("Howden's") Motion to Determine Applicable Law, and the Court having reviewed the motion and heard testimony and received evidence and entertained argument of counsel on April 5, 2013, and being otherwise fully advised in the premises, states as follows:

It is hereby **ORDERED** and **ADJUDGED** that:

Howden's motion to determine the law applicable to the tort claims is granted to the extent that the Court has determined the applicable law. The Court finds, under the "most

significant relationship" test, the factors weigh in favor of applying Florida law and that this will be the law that applies to Counts III, IV and VI in this case.

DONE AND ORDERED in Chambers at Miami-Dade County, Florida, on 04/10/13.

BETH BLOOM

CIRCUIT COURT JUDGE

The parties served with this Order are indicated in the accompanying 11th Circuit email confirmation which includes all emails provided by the submitter. The movant shall IMMEDIATELY serve a true and correct copy of this Order, by mail, facsimile, email or hand-delivery, to all parties/counsel of record for whom service is not indicated by the accompanying 11th Circuit confirmation, and file proof of service with the Clerk of Court.

Signed and stamped original Order sent to court file by Judge Bloom's staff.

Copies furnished to: Valerie Shea, Esq. Alfred C. Warrington, V, Esq. Charles S. Davant, Esq. Pieter Van Tol, Esq. Derek J. Craig, Esq. Luz Maria Henriquez, Esq. John F. O'Sullivan, Esq. Robert N. Harris, Esq.