



Lisa Miller & Associates

Business Development, Government Consulting, Public Relations

Citizens Board of Governors Meeting of 12-4-24 (Meeting convened at 8:30am)

(Documents here: <https://www.citizensfla.com/-/20241204-bog>)

Board of Governors

- Carlos Beruff – Chair
- Scott Thomas - Vice Chair
- Joshua Becksmith
- Jason Butts
- Charles Lydecker
- Erin Knight
- LeAnna Cumber
- Jamie Shelton
- Robert A. Spottswood

1. Chairman's Report

The Board approved the Consent Agenda items accessible at the above link (and listed further below) and approved the [Previous Board Minutes 09.25.24 - Action Item](#)

Hurricane Season Impacts

I personally attended this meeting, held in Palmetto, Florida. Chair Beruff introduced the local Manatee County Commission Board Chairman Mike Rahn, who shared some statistics on how the 2024 hurricanes – Debby, Helene, and Milton – impacted the county and its residents' homeowners insurance:

- 7,000 properties impacted (95% were residential)
- 5,000 had major damage
- 87 homes destroyed
- Total value of residential loss is \$417 million so far; commercial loss is \$39.6 million so far
- 1.7 million cubic yards of debris removed to date with expected total of 300 million cubic yards

Rahn told the Board that "homeowners insurance and commercial insurance is imperative and it's imperative that it's affordable. It's imperative that our residents can obtain it easily." A mortgage

lender by day in Manatee County, Rahn said “We see the cost of homeowners insurance, how it's impacting young families and being able to afford a home. So I'm standing here before you today, just asking you help us maintain the cost homeowners insurance.”

Governor Lydecker, who heads an insurance brokerage and consulting firm, called that an “interesting concept” and that although “actuarially unsound,” suggested that the Board have a conversation in the future about holding the line on rate increases in counties with significant storm damage.

Governor Spottswood, a Key West real estate attorney, said he’s discussed the issue previously with Citizens President & CEO Tim Cerio and staff. “What can we do? Can we step out of the box and find a different way to provide for insurance to make it affordable and obtainable? And frankly, it's a really, really tough issue to solve,” said Spottswood. He assured Rahn “we're certainly aware of the issue, and we're trying as hard as we can to work on it.”

Rahn expressed thanks and said the 2024 storm season was unique with its three back-to-back storms. “We saw that hurricane resistant windows and doors don't stand up much when you have a 12-foot storm surge and that sand coming with it. So we're going to see their insurance dramatically increase out on those barrier islands and those high velocity wind zones,” said Rahn.

2. President’s Report – Tim Cerio, President & CEO

02A [President's Report](#) (slide deck)

Cerio began his presentation with a State of the Market report. He said Florida’s property insurance market, “even after the storms, continues to recover, and the reforms passed by the by the legislature, which it's not an understatement to say they really brought the insurance market back from the brink of collapse. They are continuing to work, which is great news for all Floridians,” said Cerio. He shared the slide below, which shows rate decreases or net zero increases where they used to be double-digit increases; easing reinsurance costs; and many companies making net profits in 2023 as a result.

Signs of Property Insurance Market Improving

- The Office of Insurance Regulation announced they continue to see overall market stabilization following the historic legislative reforms of 2022 and 2023
 - Rate Filings:** 15 companies have made a total of 22 filings for a rate decrease and 29 companies have made 42 filings for a zero percent increase.
 - Reinsurance:** This year, most companies paid less for reinsurance than they did in 2023. The average risk-adjusted cost for 2024 was -0.7%, a large reduction from last year’s change of 27% increase from the prior year.
 - Financial Strength:** After years of consecutive underwriting losses, the insurers saw overall stability with many companies reporting a net profit in 2023.
- In addition to new Florida-based market entrants, national carriers continue to expand their business in Florida’s market despite reducing company operations elsewhere.
- Increased depopulation activity including commercial business.
- Citizens new business is slowing down.

“Although we had budgeted to end the year at about 1.2 million policies, we’re now projecting to end 2024 with 907,286 policies and \$387 billion in total insured value. That is terrific news,” said Cerio. “That shows that the market is recovering, and because the marketing market is recovering, depopulation (of policies) is working. Depop would not be working if the private market was not getting healthier and healthier.”

He noted that October saw the highest number of policies assumed in Citizens’ depopulation history at 237,323 policies. This is the first time since 2021 that the policy count went below one million. He made a point that almost half of the policy assumptions in 2024 happened in coastal South Florida and the Tampa Bay area, noting that these are areas private insurance companies have usually avoided. “So the companies continue to have an appetite because of the positive results they’re seeing from the reforms and particularly of [Senate Bill 2A](#). (His slide deck takes a deeper dive into the depopulation numbers.) Cerio said 2025 looks bright, with a year-end forecast of just under 771,000 policies and \$326 billion in total insured value.

Hurricane Response

Cerio complimented the Citizens team for its response to Hurricanes Debby, Helene, and Milton. “We distributed over \$5 million of additional living expense checks in the field to our policy holders. These are individuals and families in desperate need who, in many cases, have just lost everything. And the bottom line that that’s why we’re here,” Cerio told the Board.

Claims Controversy

Cerio discussed recent media coverage of Citizens closed claims without payment rate from Hurricanes Debby, Helene, and Milton. Some news media have reported a 77% denial rate of claims from the storms. “That’s absolutely false,” said Cerio. Using the chart below, he pointed out that taken altogether, 50% of those hurricanes’ claims have been closed without payment. But 18% had damage that wasn’t covered under the policy and another almost 13% had flood damage which is not covered under a homeowners policy. So those total 31% of the claims closed without payment, or 13.2% of the total claims filed so far. “That is a far cry from the assertion that Citizens has denied 77% of the claims filed,” Cerio said.

2024 Hurricane Claims

Data as of 12/03/2024	Hurricane Debby	Hurricane Helene	Hurricane Milton	TOTAL
Claims Received	3,047	14,412	56,071	73,530
Claims Closed	(87.1%) 2,656	(93%) 13,396	(84%) 47,135	(86%) 63,187
Closed with Payment	696	4,155	26,556	31,407
Closed without Payment	(73.9%) 1,962	(69%) 9,242	(43.7%) 20,580	(50.3%) 31,784
Closed (Below Deductible)	(14.6%) 286	(32.2%) 2,976	(44.6%) 9,174	(39%) 12,436
(other than flood) Closed (No Coverage)	(49.3%) 968	(15.4%) 1,425	(16.2%) 3,337	(18%) 5,730
Closed (Claim Withdrawn)	(11.9%) 234	(10%) 915	(16.8%) 3,464	(14.5%) 4,613
Closed (No Coverage – Flood Loss)	(10.2%) 200	(32%) 2,959	(4.3%) 877	(12.7%) 4,036
Closed (Invalidated Claim)	(6.2%) 123	(5.3%) 492	(10%) 2,022	(8.3%) 2,637
Closed (Miscellaneous Reason)	(5.9%) 117	(3.1%) 290	(6%) 1,234	(5.2%) 1,641
Closed (No Policy Inforce)	(1.2%) 25	(1.7%) 156	(1.8%) 380	(1.8%) 561
Closed (Duplicate Claim)	(0.4%) 9	(0.3%) 28	(0.4%) 84	(0.4%) 121
Closed (Assumed Policy)	0	1	8	(0.03%) 9



Source: Citizens Property Insurance Corporation (with percentages added by Lisa Miller & Associates)

“There's a very huge difference between a claim denial and a claim closed or placed in a closed status without payment,” Cerio explained. “A claim can be placed in a closed status without payment even when there is coverage. For instance, a claim may be valid, but the damage was below the policyholder’s hurricane deductible. And keep in mind that our policyholders at Citizens, have the ability to select higher deductibles than offered by some private market insurers. So you may see higher deductibles and you may see more claims where the claim was valid but there was not a payment as of yet because they had not yet met the deductible. Citizens, policyholders can opt for a 2%, 5%, or 10% deductible. In claims where the damage does not meet the deductible, we actually encourage our policyholders to go ahead and file their claim so that if they suffer damage in subsequent storms, they will have a better shot of meeting their yearly annual deductible because the claims are aggregated. And we do this quite simply because it's the right thing to do for our policy holders,” said Cerio.

Another reason claims may be closed without payment, said Cerio, is if the damage was caused by flooding or storm surge, which is not covered under Citizens’ policies nor any private insurance company’s policies for that matter. “If their damage was clearly flood, it's important to recognize a lot of times those are really easy to process. If it's flood only, they're interested in getting that denial as soon as possible, because that's necessary for them to be able to pursue flood claims with the NFIP, the National Flood Insurance Program, or to obtain other assistance by FEMA. And in fact, we really did have a lot of policyholders asking us to do that, to expedite the denial so they could get it in hand and pursue claims with NFIP.”

Cerio also clarified what a “closed claim” really is. “It's really important to point out that when a claim is closed, whether it's closed with a payment or without a payment, that's really a description of the current status, as opposed to a final determination. Even when a claim has been paid and it's closed, if an insured discovers additional covered damage, it can be reopened, and it frequently is, and payments

can be made as long as the statute of limitations has not expired. Similarly, if a claim was closed without a payment for any reason, the policyholder is able to submit new information or supplemental information, (and) the claim will be reopened at any time, again, assuming the statute of limitations has not expired,” explained Cerio.

Although Cerio never mentioned Martin Weiss or Weiss Ratings – which made news in November by saying that Citizens in 2023 paid only half its claims, the worse rate among carriers – he did refute Martin Weiss’ accusation that “one factor that we believe is probably playing a role is a deliberate strategy to reduce their liabilities for whatever reason.”

“It’s critical to just point out that we are the state created, not for profit, insurer of last resort,” Cerio told the Board. “We have no financial incentive to not play claims. Zero. In fact, to the contrary, I would argue that as a government entity operating in the sunshine, having a Board of Governors appointed by and accountable to the Governor, the CFO, the Speaker of the House, the President of the Senate, and because I and my leadership team serve at the pleasure of this board, we have every incentive to pay the valid claims of our policyholders, as promptly as possible. And finally, I think it’s important to remember that (at) Citizens, we are subject to rigorous, statutorily mandated scrutiny. We are the most highly regulated insurance company in Florida. We are one of the most regulated in the United States.”

Cerio also pointed to a high satisfaction rate among Citizen’s customers. He said the Florida Legislature’s 2022 and 2023 reforms and the progress they made in helping the Florida insurance market get back on its feet, with easing insurance rates, are in jeopardy. “I know there are groups out there that are going to be very interested in rolling them (the reforms) back, if they can, and that’s why I think it’s important we correct the record,” Cerio told the Board. “Who I do criticize is the cottage industry of lawyers teamed up with contractors, teamed up with public adjusters, who engage in fraudulent behavior and inflate claims. Those are the folks that may galvanize to try and roll back these reforms, and it’s just going to be a fight, and we’ve got to not be afraid to join the issue in a transparent and communicative fashion.”

In that spirit, Cerio announced he’s asked Joe Martins, Citizen’s chief of internal audit, to conduct an independent audit of its claims denials and closures for Debbie, Helene, and Milton in an overabundant effort at transparency, just as the Florida Office of Insurance Regulation (OIR) is doing in its online detailed claims reporting of the storms.

Governor Thomas commented afterward. “Actually, I don’t blame the media. They ran with a story that was put out by an interest group that knew it was deceptive. They knew the presentation of claims closed without payment would be treated as claims improperly denied. The media got fed a story and ran with it. That’s fine. They didn’t write anything false. But the people, the person who pushed that, knew what he was doing, and he knew it was a fraudulent presentation of it, in my view, and we ought to point that out, I think.”

There were some routine questions and answers about the claims process, including the work of adjusters. One Governor pointed out that Citizens is close to having \$600 million in hurricane claims to date, with another \$1.5 billion in damages that yet may be filed.

Lisa Miller’s Public Comment

The Board meeting included one public comment – from yours truly, Lisa Miller! I am very familiar with several of the Governors. I applauded the Board and staff for setting the record straight. I told them that the gentleman pushing the narrative in the press (Weiss) regarding Citizens 2023 claims appears to be using data from Citizens' Schedule P, that insurance companies file with the NAIC. The data is based on accident years and not claim years and is a very narrow interpretation of data, as a result. I told them I was happy to see the insurance commissioner use subpoenas to seek any documents that back up the [accusations](#) made against the broader insurance industry. "I'm here to publicly say, as someone who represents 10 private insurance companies, they're not denying claims because they can. They're denying claims based on valid reasons of flood," I told the Citizens Board.

Chair Beruff thanked me for my comments and said "Transparency is the only way we ever get through any of these issues. We're going to continue to be that."

02Ba [Budget Overview](#)

Citizens CFO Jennifer Montero conducted the budget part of Cerio's presentation. She reiterated that 2024 was a change year for Citizens, a reversal of the previous four years of increasing revenue and exposure, due to depopulation and an overall growth of the private market. 2023 saw an average policy count of 1.4 million, the highest number in more than 10 years, but 2024 will end with a projected count of 907,286 policies and just under \$4.7 billion in premium revenue.

For 2025, Montero projects premium revenue to decrease \$924 million (20%) and the number of policies to decrease 137,000 (15%). (The slide deck has additional details, including Losses and LAE.)

Citizens is budgeting, as a placeholder, to spend \$650 million for reinsurance in 2025 and another \$326 million in ceded premium for coverage from the Florida Hurricane Catastrophe Fund (Cat Fund), which it is required to purchase. Citizens is budgeting a yield of 3.3% on its invested assets and assumes modest declines in reinvestment rates in 2025. Montero said the overall investment income is projected to decline largely due to the cash outflows associated with the recent storms. Budgeted administrative and other underwriting expenses are projected to increase \$19.3 million (8%).

Beruff Q: What's the current status of the reinsurance market?

Montero A: It's expected to be flat to up to 5% for the 2025 renewal.

Spottswood Q: We had talked in past meetings about addressing some of the ongoing costs that we incur following the transfer of policies (from depopulation). Is that a discussion we should take up as part of 2025 budgeting?

Montero A (with Beruff): We're working out the details with OIR as part of our 2025 rate filings...as basically reimbursing ourselves for the actual cost on a sliding scale. We're going to bring that to the March board meeting for your approval.

02Bb [2025 Operating Budget - Action Item](#)

APPROVED

3. Chief Financial Officer Report – Julie Montero

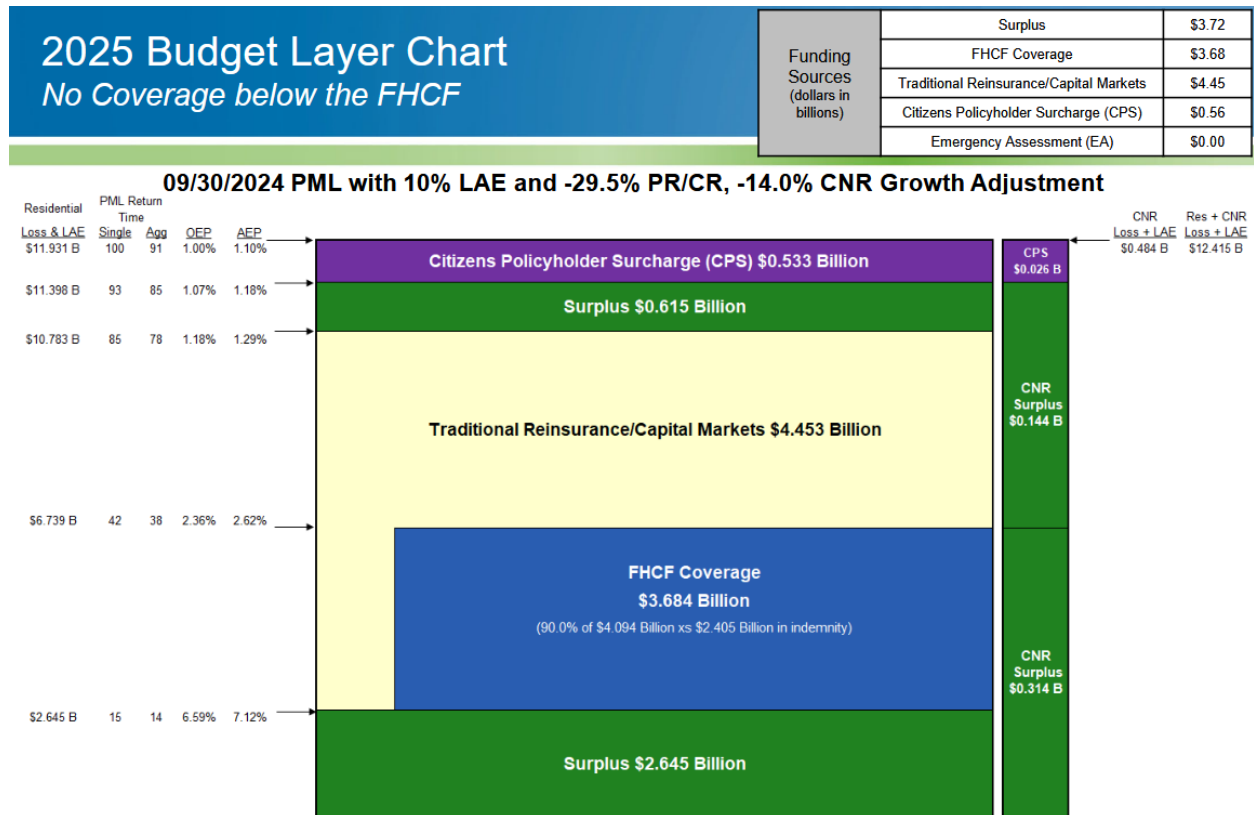
03A [FIC Report](#)

(Skipped)

03Aa [2025 Layer Charts](#)

Montero continued her presentation with two projected layer charts for 2025 reinsurance placement, as shown below, neither of which has any red. The first contemplates no reinsurance below the Cat Fund layer and the second chart contemplates \$200 million in coverage below the Cat Fund kick-in point. Both charts reflect a downward adjustment in Probable Maximum Loss (PML) of 29.5% for the personal residential and commercial residential policies, and a decrease of 14% for commercial non-residential policies.

“So the PML has gone down about \$5 billion since last year, from \$17.5 (billion) to about \$12.5 (billion), explained Montero. The Cat Fund coverage is also going down since we are shrinking and it's going down to about \$3.6 billion. Our traditional reinsurance spend here is higher than last year, \$4.45 billion, compared to the 3.56 billion. But as you’ll recall, we did have red on the chart last year because we were unable to place the full amount that we were looking to place last year. The Citizens policyholder surcharge is \$560 million, but does not kick-in until the 1 in 93-year event. Last year that kicked-in at the 1 in 73-year event, and the emergency assessment does not exist on this chart,” said Montero, adding that it kicked-in last year at a 1-83-year event.



100% of surplus is exposed in a 1-in-100 year event.

See Notes and Assumptions (page 5)

(Not to scale)

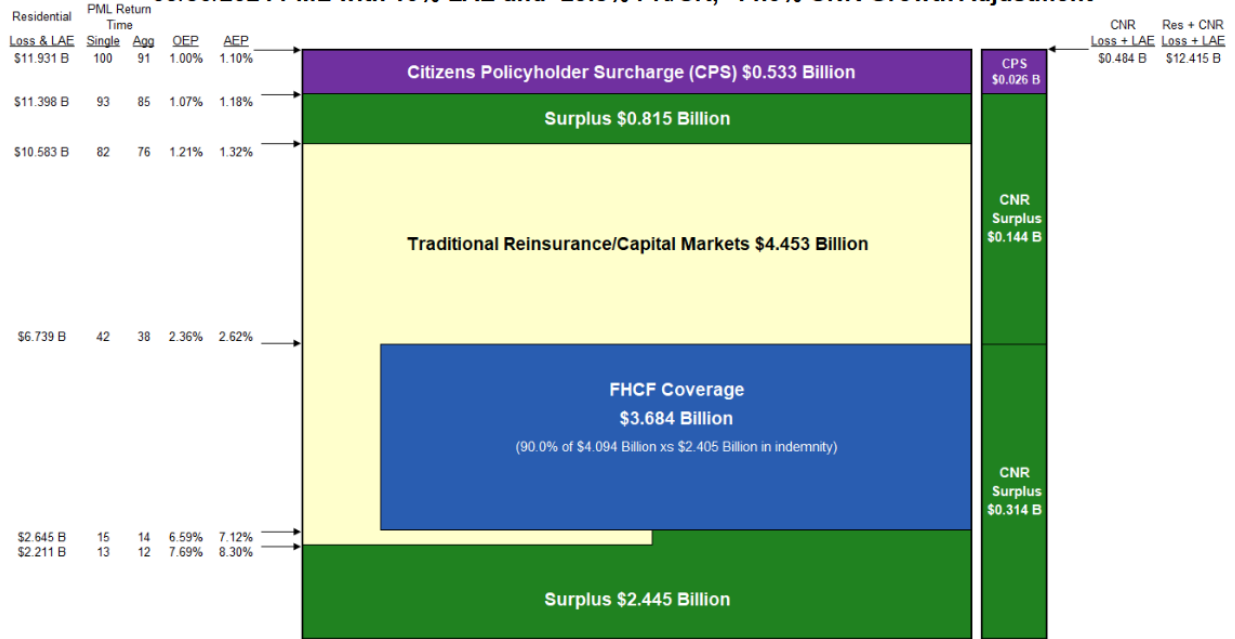


2025 Budget Layer Chart

Coverage below the FHCF = \$200 million

Funding Sources (dollars in billions)	Amount
Surplus	\$3.72
FHCF Coverage	\$3.68
Traditional Reinsurance/Capital Markets	\$4.45
Citizens Policyholder Surcharge (CPS)	\$0.56
Emergency Assessment (EA)	\$0.00

09/30/2024 PML with 10% LAE and -29.5% PR/CR, -14.0% CNR Growth Adjustment



100% of surplus is exposed in a 1-in-100 year event.

See Notes and Assumptions (page 5)

(Not to scale)



Notes and Assumptions

2024-2025 Storm Season

ASSUMPTIONS

- Citizens' 2024 Projected DWP \$4.6 Billion
- Citizens' 2025 Budgeted DWP \$3.7 Billion
- Citizens' Policyholder Surcharge Maximum % Per Account 15%
- 2024 Emergency Assessment Base (based on 2023 DWP) \$85.2 Billion
- PMLs are based on modeled losses as of September 30, 2024, AIR Hurricane Model for the United States Version 2.0.0 as implemented in Touchstone (version 11.5.0). All PMLs reflect the 50K US Hurricane - Florida Regulatory Event Set including Demand Surge, excluding Storm Surge, and include 10% of loss to account for loss adjustment expense (LAE). Interim Return Periods are derived by linear interpolation between 5-year intervals. 2025 Budget chart uses growth adjustments of -29.5% for PR/CR and -14.0% for CNR.
- 2024 Projected Surplus = year end 2023 surplus + 2024 projected net income
- 2025 Projected Surplus = 2024 projected surplus + 2025 budgeted net income
- FHCF pays 10% of reimbursed loss for loss adjustment expense
- Citizens' 2024 and projected 2025 FHCF coverage is based on preliminary retention and coverage estimates. Actual Citizens' FHCF attachment and limits of coverage could differ significantly from estimates.
- Lighting Re is an industry loss index trigger catastrophe bond based on PCS published insured residential losses in the State of Florida for Florida named storms. The fully collateralized Notes provide multi-year excess of loss protection on an annual aggregate basis across all three accounts. Estimated placement of this coverage on the layer charts is based on internal analysis. Actual attachment and exhaustion points could differ significantly from estimates.

NOTES

These charts are imperfect! They attempt to show projected claims-paying resources, but they are approximations only. Four significant complicating factors are described below:

- 1) **Coastal PML vs. PLA/CLA PML:** An actual 100-year PML event in the Residential portion of the Coastal Account may not be a 100-year PML event for PLA/CLA nor for the Non-Residential portion of the Coastal Account. The relative magnitude of actual losses for Coastal and PLA/CLA will depend on the storm size and path
- 2) **Combining PLA and CLA:** The PLA and CLA are separate accounts for deficit calculation and assessment purposes but are combined for FHCF and credit purposes. It is impossible to accurately show the PML resources situation of these accounts on either separate or combined charts since simplifications must be made in either case that could prove materially inaccurate
- 3) **Non-residential exposure:** Commercial non-residential (CNR) exposures in the CLA and Coastal Account are not reinsured by FHCF. Coastal CNR losses are shown in a stand-alone chart and correspond to the actual CNR's PML and return periods. CNR is a small portion of the CLA Account and so is not considered in that chart.
- 4) **Liquidity:** These charts do not show the liquidity needs of the accounts. An account with ample PML resources may still require liquidity as many of the PML resources are not available immediately following a major hurricane. The timing and magnitude of receivables such as FHCF recoveries and assessments are unknown.



Montero, upon questioning, clarified that the surplus shown in the charts starts with a year-end \$2.8 billion and adds in expected net premium income in 2025, “which gets us to the \$3.72 billion shown at the top of the chart.” Under this plan, she said **Citizens would run out of reinsurance and surplus at \$11.4 billion in losses and the Citizens assessment on its policyholders would then kick-in to pay outstanding claims.**

Governor Lydecker proposed a change in the broker representing Citizens for the 2025 reinsurance negotiations and purchase. “The idea, after all that's gone through, that the indications are we're going to be flat, I think is not reasonable. And you know, starting with just a new team who's going to go out on our behalf and prioritize Citizens' renewal. Because there are legislators, there is a governor, there are folks in Tallahassee (who) stuck their neck out, and they really should see our policy rates on reinsurance coming down. That is what a lot of comments and commitments were made (on). Flat to me is we've lost,” said Lydecker.

Montero responded that Citizens does an ITN (Invitation to Negotiate) for all its vendors, including the brokers. She said the current vendor, Gallagher Re, is about to go on its third year under the last solicitation.

“I think right now, you're in a unique position to be able to say, ‘who's got the relationships in the marketplace and could tell the Citizens story to reinsurers?’ that reinsurers want to be more aggressive

now on the pricing. It's time," said Lydecker. Chair Beruff said he agreed but no formal action was taken on Lydecker's request.

03B [Results of Operations and Financial Position - unaudited](#)

(Skipped)

03C [Results of Operations and Financial Position - Commentary](#)

(Skipped)

4. Chief Insurance Officer Report – Jay Adams

04A [Claims Committee Report](#)

(Skipped)

04Aa [Hurricane Season Debrief](#)

Adams briefly summarized the three Florida hurricanes of the 2024 season, noting that although **Hurricane Debby** was a minimal Category 1 storm, it did push water back into the Tampa Bay area and the peninsula, "and short of where it made landfall, it **was really a flood event**," Adams said, noting just under 3,000 claims to date worth an updated \$22.8 million. (His slide deck has various claims activity and adjuster resource data.)

Hurricane Helene, a major Category 4 storm, **was likewise mostly a flood event** from the nearly 14,000 claims received to date. Those claims currently total \$121.3 million. Despite a landfall in the Panhandle, Adams said the largest single source of claims came from Pinellas County (44%) along Helene's path as it travelled to the Panhandle, with the majority of those from storm surge. "It could have been a disaster if it would have hit Tampa (instead), for sure," he said.

Hurricane Milton, as a major Category 3 storm, struck less than two weeks later in Siesta Key, in Sarasota County. "As a category three storm, you typically see a pretty significant amount of structural damages. At a minimum, roofs off houses," said Adams. "I did damage assessment all across the state. It appears that the majority of these winds stayed offshore, or it kind of fell apart as it made landfall. Although we **did have structures that had roof damage, we didn't see a lot of covered losses, where they were total losses, or the wind knocked them down.** Houses that were built to code, even in the keys or in the coastal barrier islands, they fared pretty well and you could tell the ones that were not up to code," he said. Milton to date has generated just under 49,000 claims worth \$461 million.

The chart below shows the top counties for Citizens claims among all three events.



Top 10 Counties For Claims Volume

Property County	# Claims	% Claims
PINELLAS	19,783	30.3%
HILLSBOROUGH	10,039	15.4%
MANATEE	5,993	9.2%
SARASOTA	5,343	8.2%
PASCO	4,460	6.8%
VOLUSIA	2,108	3.2%
HERNANDO	1,686	2.6%
POLK	1,631	2.5%
ORANGE	1,546	2.4%
LEE	1,343	2.1%

04B [A&U Report - Underwriting Portion](#)

(Skipped)

04Ba [Loss History Reporting Services - Action Item](#)

PREVIOUSLY MOVED TO CONSENT AGENDA & APPROVED

04Bb [Replacement Cost Estimating Services - Action Item](#)

PREVIOUSLY MOVED TO CONSENT AGENDA & APPROVED

5. Chief Administrative Officer – Jeremy Pope

05A [Security Officer Services - Action Item](#)

APPROVED

05B [Stop Loss for Medical and Prescription Drug Coverage - Action Item](#)

APPROVED

05C [CSC Report](#)

Committee Chair Knight hit the highlights of the Consumer Services Committee November meeting. This included that Citizens made over 13,000 outbound calls to policyholders collectively after the three hurricanes. “In the seven to ten days after each storm, Citizens fielded over 83,000 inbound calls, with an average wait time of eight seconds for policy holders,” noted Knight. You can read more in our complete [Consumer Services Committee report](#).

05D [MAAC Report](#)

Committee Chair Dave Newell provided just a cursory review given most of the information has been covered but pointed out the changeover to the new insurance agent clearinghouse is proceeding for a mid-January full implementation. “Just a trend that we've not seen in a while, that actually we are starting to see a little decrease in the number of agents being appointed with Citizens,” said Newell, noting “that's a positive sign that the private market is certainly fulfilling a lot of those needs.” You can read more in our complete [Market Accountability Committee report](#), including the expected full launch in mid-January of Citizens' new clearinghouse for agents.

05E [EXRE Report](#)

(Skipped) You can read more in our complete [Exposure Reduction Committee report](#).

6. Chief Information Officer Report – Aditya Gavvala

06A [ISAC Report](#)

(Essentially Skipped)

06Aa [Technology Infrastructure, Software, Professional & Staff Augmentation Svcs. - Part 2 - Action Item](#)

PREVIOUSLY MOVED TO CONSENT AGENDA & APPROVED

7. Chief of Internal Audit Report – Joe Martins

07A [Audit Report](#)

(Very cursory summary)

07B [OIA Quarterly Update](#)

07Ba [OIA Executive Summary](#)

07C [Audit Committee Charter - Action Item](#)

PREVIOUSLY MOVED TO CONSENT AGENDA & APPROVED

07D [2025 OIA Strategy & Plan](#)

8. General Counsel & Chief Legal Officer Report – Brian Newman

08A [Commercial Business Insurance - Action Item](#)

(Very cursory summary)

APPROVED

Additionally, the following were all on the Consent Agenda and **APPROVED**:

09A [Division of Administrative Hearings \(DOAH\) - Consent Item](#)

09B [Roof and Property Reporting Services - Consent Item](#)

09C [Document Generation Software & Professional Services - Consent Item](#)

09D [Approval of Increases Required by Section 627.351 \(6\)\(jj\) FL Statute - Consent Item](#)

NEW BUSINESS: NONE

ADJOURNED 10:21am