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Citizens Claims Committee Conference Call of 11-20-25:

(meeting agenda and supporting documents/reports available at <https://www.citizensfla.com/-/20251120-claims>) Meeting started at 1pm.

Claims Committee

- Josh Becksmith – Chair
- Jason Butts
- Erin Knight
- Frank White
- Jon Palmquist - Technical Advisor
- Jay Adams – Staff

Approval of Prior Claims Committee Meeting Minutes (September 11, 2025 Claims Committee Meeting)

[Approval of Prior Claims Committee Meeting Minutes \(CI\)](#)

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Non-Litigated Claims Vice President Report (by Craig Sakraida, VP of Non-Litigated Claims)

[Non-Litigated Claims Update](#) (slide deck)

Chair Becksmith announced that the committee members had received this update from the slide deck and the Litigated Claims Update (below) in their packets and asked if there were any questions or clarification needed. Seeing none, there was no formal presentation for the fifth consecutive Claims Committee meeting.

The slide deck contained the following four bullet points on non-litigated claims data through September 30, 2025:

- **New claims reported have decreased 80% from September 2024;** FNOL (First Notice of Loss) claims from the 2024 Hurricanes were still being reported up to the one-year reporting statute date of October 13, 2025.
- Citizens saw 87,443 claims filed for Hurricanes Debby, Helene and Milton, 816 of which were on commercial policies.
- **Total claims pending have decreased 45% from September 2024.**

- New non-weather water claims reported have decreased 49% from September 2024.

Claims Litigation Vice President Report (by Elaina Paskalakis, VP of Claims Litigation)

[Litigated Claims Update](#) (slide deck) Chair He skipped seeing no questions.

Likewise, this formal presentation was skipped over for the fifth meeting in a row. The slide deck provided litigation data from January through September 2025 as follows:

- Citizens had 4,307 new lawsuits, averaging 479 lawsuits per month, a decrease of 40% over the same nine-month period in 2024 (798 lawsuits per month).
- Pending volume as of September 30 was 8,823 lawsuits, a 47% decrease from the same time period last year (16,518 pending lawsuits).
- 39% of the incoming Residential Property lawsuits arose from the Tri-County area of South Florida, a decrease of 62% from the same period last year, primarily due to the increasing distribution arising out of other areas of the state.
- The plaintiff was represented at FNOL in 66% of incoming residential property lawsuits, a 43% decrease from the same period in 2024. Public adjusters provided representation in nearly half the cases.
- The Notice of Intent to Litigate statute is working as intended: Less than 1% of first-party residential lawsuits had not previously disputed Citizens' position or claim adjustment before filing suit.
- 29% of lawsuits were brought within 6 months of the FNOL, a 49% decrease compared to the same period in 2024 "and is expected as we move farther away from a CAT event," according to the report.
- AOB lawsuits continue to drop; they decreased by 32%, representing 10% of all new residential incoming lawsuits. Pending AOB lawsuits have decreased by 60% compared to the same period in 2024 and continue to represent 14% of all pending residential lawsuits.
- New incoming catastrophe lawsuits decreased by 26% and non-weather water lawsuits decreased by 44% over the same period last year.

The report notes "The declining number of Policies in Force, in addition to the sweeping legislative reforms, have had a dramatic impact on litigation for Citizens thus far." As noted in another agenda item in today's meeting (see "Claims Legal Services" below), Citizens spending on outside legal counsel has decreased in the past six months, after a previous period of accelerated and unanticipated spending.

The report contains a section on Citizens' alternative dispute resolution program through the state Division of Administrative Hearings (DOAH) that has been suspended since summer due to a challenge in state court (page 4 of the [slide deck](#)). The injunction was lifted on November 14, allowing those cases already referred to DOAH to resume.

Vendor Update (by Greg Rowe, Senior Director of Claims Vendor & System Management)

[Water Mitigation and Mold Remediation Estimate Review Services \(CI\).pdf](#)

Rowe explained that Citizens has had an outside service reviewing its restoration invoices since 2016 with \$190 million saved over 32,000 invoices. Citizens is changing vendors with this contract, entering into agreement with Crawford & Company at a less expensive rate for an initial three-year contract, with

a two-year renewal option. The work will be as needed at a fixed amount per assignment with no minimum commitment. Rowe said Citizens anticipates spending \$5 million over the initial contract.

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[Sinkhole Engineering Services \(CI\)](#)

Rowe explained that Citizens has decided to stay with its existing three vendors (UES Professional Solutions, SDii Global, and Geo-Technologies) that provide a variety of sinkhole-related services. These include assessing the potential for sinkhole losses prior to insuring particular properties, monitoring sinkhole repairs, and providing reports afterward to ensure repairs were completed correctly. "So single volume certainly is low and it's continued to decrease year over year," said Rowe. "However, we still feel the need to have these vendors in place to ensure that when there is a sinkhole loss, that we have standardized pricing and standardized service under this contract." The new contract is for three years, with a two-year renewal option. Citizens anticipates spending \$2.7 million over the initial contract, on an as-needed basis, with no minimum commitment.

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[Claims Legal Services \(CI\)](#)

This is the authority required to spend the next \$50 million budgeted for outside law firms to provide representation in claims-related pre-suit and litigation matters. Citizens had originally budgeted \$500 million for a five-year contract with these outside lawyers through February 2027. However, it had to add an additional \$200 million to its budget this summer, just before it exhausted the original fund, due in part to larger claim volume from the 2023 and 2024 hurricane seasons.

"I want to let you know that our litigation strategies that we've employed here at Citizens are still continuing to be highly effective," Rowe told the committee. "From April of 2025 through September 2025, each month the spend has gone down. So for an example, in April 2025 we spent under this contract \$13.8 million for that month, whereas in September of 2025, we were down to \$8.3 million. So again, we're seeing that spend continue to go down and trend in a positive direction, as we anticipate further reductions in both litigation and related legal spending."

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[Court Reporting Services \(CI\)](#)

Citizens is entering into new contracts with 20 court reporting firms for court reporting services in support of its litigation department. Citizens anticipates spending \$6.5 million annually over this contract, which has an initial two-year term with up to two additional years. Like all the proposed contracts discussed at today's meeting, this is on an as-needed basis, with no minimum commitment.

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Addendums

[Recovery Cases of Interest](#)

[SIU Addendum](#)

New Business

NONE

Adjournment: 1:11pm