

CITIZENS PROPERTY INSURANCE CORPORATION

**MINUTES OF THE
AD HOC COMMITTEE MEETING
Wednesday, March 25, 2021**

The Ad Hoc Committee of Citizens Property Insurance Corporation (Citizens) convened telephonically on Wednesday, March 25, 2021 at 10:00 a.m. (EST).

The following members of the Ad Hoc Committee were present:

James Holton, Chair
Carlos Beruff
Reynolds Henderson

The following Citizens staff members were present:

Barry Gilway
Violet Bloom
Huw O'Callaghan
Barbara Walker
Lynn Hewitt

Other Attendees:

Brandy Russell of DHR

Barbara Walker: Good morning, and welcome to Citizens' March 25th Ad Hoc Committee meeting that is publicly noticed in the Florida Administrative Register to convene at 10:00 a.m. Those in attendance through the public link are automatically in listen only mode. Citizens' Board and committee meetings are recorded with transcribed Minutes available on our website. Thank you for identifying yourself prior to addressing our committee. May I proceed with roll call?

Chairman Holton: Yes, please.

Barbara Walker: Chair Jim Holton?

Chairman Holton: Here.

Barbara Walker: Board Chair Carlos Beruff.

Board Chair Beruff: Here.

Barbara Walker: Board observer Governor Reynolds Henderson.

Governor Henderson: Here.

Barbara Walker: Chairman, you have a quorum.

Chairman Holton: Thank you, Barbara. I will call the meeting to order. I want to welcome everyone to the Ad Hoc Committee meeting this morning. The first order of business is approval of the prior Minutes. Has everyone had a chance to review? Are there any edits or corrections? None being heard, I will accept a motion to approve.

Governor Henderson: So moved.

Chairman Holton: Is there a second?

Board Chair Beruff: Second.

Chairman Holton: There has been a motion and a second. Any further discussion? All those in favor signify by saying aye.

(Chorus of ayes.)

Chairman Holton: Minutes approved. Next order of business is an update and opening remarks by Governor Henderson. And Governor, you are recognized for a report.

Governor Henderson: Thank you, Mr. Chair. Staff and I met with DHR International on March 8th. We provided DHR with some general feedback relating to experience and qualifications. Since that meeting DHR sourced some additional candidates. They will present all potential candidates that they have identified for consideration in today's meeting. After DHR presents the candidates the committee will discuss and vote on who they want to advance to the interview phase. I just want to take a second to thank everyone who has participated in this process and look forward to today's meeting. Thank you, Mr. Chairman.

Chairman Holton: Thank you, Governor, and thank you for moving that forward. We look forward to some of these presentations later in the program. Next up is, the Chair recognizes Lynn Hewitt for an update on Florida Sunshine law considerations.

Lynn Hewitt: Thank you, Governor Holton. Good morning everyone, Lynn Hewitt, Senior Counsel at Citizens. This is all just going to be a reminder for you guys, but since we have a lot of attendees at this meeting and Citizens is committed to having this process be transparent. By way of refresher, this Ad Hoc Committee has been delegated authority by the Board of Governors to initiate the process of finding our next Chief Legal Counsel. All our meetings with the Ad Hoc Committee have been properly noticed and held in the Sunshine, and meetings amongst DHR, staff and our committee liaison, Governor Henderson, have been held only for purposes of fact gathering and providing general feedback. And just by way of reminder, all the potential candidates that we are discussing today are aware that their participation is subject to the Sunshine law and to Chapter 119, our public record disclosure law. So, if there are any questions, I am happy to answer. Otherwise, that will conclude my Sunshine law update.

Chairman Holton: Thank you, Lynn. Members, any questions for Lynn? Okay, none being heard, thanks for that update. I will now turn in to the overview and presentations of potential candidates. I would ask the committee to withhold any specific questions until we run through the entire presentation so we get a feel for the candidates, and for the economy of time, we can reserve questions that are relevant at the

end. So, with that said, I will recognize Brandy Russell to give us the overview and presentation of potential candidates.

Brandy Russell: Hi. Thank you so much for having us here today. We are very excited to give you an update on our search progress as well as the presentation of 11 candidate profiles for your review. Before we go into the specific candidate profiles, I thought it might be helpful to give a background of what our search entailed and how we vetted the candidates that we spoke to, including the 11 that we are presenting today. Throughout the search process we identified over 450 potential candidates who we reached out to and contacted to gauge their interest and to get them into process for this position. We started by focusing on candidates in Florida, specifically with property and casualty insurance experience. We looked at candidates both in law firms, within government positions within Florida, as well as serving as in-house counsel within various insurance companies. The initial candidate response was slow, and we received feedback from potential candidates that there were concerns over the location. Several candidates preferred not to relocate and even candidates once we expressed there was flexibility with the relocation requirement, felt that the travel potential would be difficult to maintain. Certain candidates had concerns about the Sunshine law overlay of the process and not being able to participate in a process where their candidacy would be able to be maintained on a confidential basis, and also there was some compensation misalignment. In the private sector, you know, they felt the delta between their current compensation and then what Citizens was offering was too much for them to be incentivized to make a move. So, we expanded our outreach to candidates outside of Florida, but who had interactions with Florida and still had some property and casualty exposure. As a result of this outreach, we were able to have conversations with multiple candidates who we have added based on the following factors that would include: experience advising and interacting with Boards, leadership experience (By that I mean being a member of a senior leadership team, advising a senior leadership team on strategy and policy matters), management experience with respect to direct reports of attorneys, para-professionals and support staff, experience managing legal operations, exposure to regulatory and compliance issues within the insurance space, familiar with property and casualty insurance matters, as well as familiarity with Florida regulations and legislative trends. I am now going to move through a presentation of the 11 candidates. I will speak to on a very high level summarizing their experience and how it relates to those metrics we were vetting them for, highlighting some of their strengths and areas for potential growth, learning curves if they were to accept this position.

The first candidate proceeding alphabetically would be Todd Brant. Todd Brant is currently the General Counsel at Universal Property and Casualty. He has over 20 years of legal practice focusing on insurance law. He has worked with Universal as outside counsel since 2002, but then was brought in-house in 2013 with the directive to start a legal in-house function. So, he did work on building out the legal in-house function there. He focuses his practice on claims issues, policy directives and streamlining the litigation department and their reliance on panel counsel. He has strong exposure to underwriting issues, product development, regulatory issues, legislative developments and ethics and compliance matters. He manages a team of 38 examiners and support staff and oversees 54 attorneys that are handling day-to-day litigation matters for the company. He regularly interacts with members of the executive team, including the VP of Claims, VP of CAT, VP of the Remediation Team, VP of the underwriting staff, as well as the members of executive team. I would say that his strengths include his strong experience with property and casualty matters, his focus on litigation and claims advice, his familiarity with those operations, as well as his management experience. I think for learning curves for him would be that

Board experience, and then operating as a member of the senior leadership team. There is a chief legal officer that sits between him and the senior leadership team and is the present structure of the organization, but he still regularly interacts with the senior leadership team.

The next candidate moving alphabetically is Patrick Carty. Patrick was most recently the General Counsel and Corporate Secretary for Zurich North America of their life insurance business unit. Zurich recently sold that business unit to Aflac, so he is currently in transition. He has over 30 years of legal experience in insurance, 16 of those as in-house counsel at insurance companies. He has a very strong litigation background, deep experience partnering with insurance operations, Human Resources and advising on governance and general corporate matters. His exposure to Florida matters, as well as property and casualty is a little bit more limited as his practice was focused primarily on life insurance. At Swiss Re and Zurich he averages the number of policyholders vary between 1.1 to 1.7 million policyholders over his tenure, and about 15 to 20 percent of those were based in Florida. So, he does have some exposure to Florida based policyholder and customer issues. With respect to property and casualty exposure, he has counseled the underwriting groups on the availability of rescission for large property and casualty coverages while he was at Zurich. He has counseled on claims of bad faith issues related to large property and casualty claims. He has counseled on surety on a potential \$300 million exposure, and he was member of an advisory group drafting the statement of the law of reinsurance and insurance contracts at Zurich. With respect to Florida experience, he did implement Florida's OIR 2020 COVID-19 directives concerning grace period extensions, special claim handling procedures and policyholder communications while he was at Zurich. He has managed form and rate filings for Florida long term policies. He has supervised responses to Florida based customer complaints to the OIR. Made submissions to the OIR seeking approval to correct policy, wording issues, submitted annual certifications to the OIR. So, he has had interactions with the OIR in various governmental organizations within Florida. So, he does have some exposure there. He has strong leadership experience. He has managed teams up to 26 people, including direct and indirect reports. He encourages his team to be strong business partners to the business side. He has built out legal department operations. He built the insurance group from scratch at Zurich, including compliance, record retention and privacy policies. He served as Corporate Secretary for the business unit at Zurich and he was member of several management, including management committees there as well as a member of the senior leadership team. He has regular interaction with the Boards as well. In terms of strength, I think his strengths are his leadership experience, his management experience, his Board and executive partnership. I think he is a very strong communicator and has a very relational approach to his work. I think in terms of growth, while he has exposure to property and casualty in Florida matters, he would need to be brought up to speed, especially on specific regulatory issues in that area.

The next candidate is Mark Casteel, who is actually an internal candidate. He is currently the VP and AGC at Citizens. He has a very strong background in regulatory and legislative property and casualty issues, not only from his time at Citizens, but also when he served as the General Counsel at the Florida Department of Financial Services, which is formerly the OIR, and he was also the Executive Director at the Property and Casualty Insurance Reform Committee. Currently at Citizens he manages contracting and procurement, including the public records function, but over his tenure with Citizens he has had exposure to several different other areas of operations within the organization. He has managed large teams. He had 315 employees under his direction when he was at the Florida Department of Financial Services. He currently manages a team of four lawyers, but over the course of his career has managed as

many as 50 lawyers. He has really deep institutional knowledge about Citizens, as well as a very deep understanding of property and casualty issues, particularly within the Florida Senate. I think in terms of his growth areas, he hasn't managed the entirety of the operations at Citizens, so there would be a growth in terms of his leadership trajectory within Citizens. He also is quite candid that he doesn't have exposure to the claims and litigation side. So that would be another growth area for Mark if he were to step into this position.

The next candidate is Tim Cerio, who is currently Counsel at Gray Robinson, but was previously the General Counsel of the Executive Office of the Governor, as well as General Counsel and Chief of Staff to the Florida Department of Health. He has over 25 years of legal experience, including insurance defense, government, and administrative law. His practice has primarily been focused on more health care related insurance; however, he has served as outside general counsel for insurance companies and advised them, particularly in front of governmental bodies within Florida. He has a lot of really strong experience dealing with Florida regulation and Florida government as well. He has a lot of exposure to corporate litigation and disputes, general corporate matters. Advises his clients on day-to-day matters, including HR and employment issues, and while he was at the Department of Health, he was involved in hiring and the evaluation of all his employees. He understands Florida procurement regulation and Florida regulatory and government compliance issues. He is very attracted to the leadership opportunity with respect to this position. He believes that that is one of his strengths and that he enjoys engaging with the senior leadership teams and providing that kind of strategic advice. While he was at the Governor's Office, he did have some exposure to property and casualty issues. While then Governor Scott did want to decrease the number of policies that Citizens was holding, and he worked on the initiative to do that. He also dealt regularly with the OIR during his tenure with the Governor's Office and he was part of the process to find a new Insurance Commissioner while he was there. He states that he knows the current Commissioner very well and can work very closely with him. He believes his litigation background would be a value to Citizens in this position, as well as his Florida legislative experience and knowledge. So, I think for him his strengths would be that government exposure, understanding how government works and his familiarity with the stakeholders there, his litigation and leadership background as well. I think his growth areas are understanding in more details the nuts and bolts of the property and casualty world.

The next candidate is John Chamberlain who was most recently the Regional Counsel of the Auto Club Group. He was with the Auto Club first as an insurance salesman and then moved into a legal position. In 2012 he transferred down to Florida to become the Regional Manager, basically a Regional General Counsel for their southeast operations including Florida, Georgia, Tennessee and eventually the Carolinas. Auto Club owns 11 different insurance companies, including two insurance companies within Florida and one insurance agency. They sell different products throughout the southeast. Their products are predominantly related to auto insurance policies, although one of those insurance companies sold a bundled home and auto insurance product. So, there was property and casualty policyholders under his supervision. He has managed small teams on the legal side between two and six attorneys, but when he was in the sale side, he managed teams up to 35. As Regional General Counsel he had interactions with the executive team as well as the Board members and had constant and regular supervision of the DHR department. The southeast region actually had their own HR department which had between 800 and 900 employees during his tenure there. So, I think for him his strengths would be his leadership of the southeast region while he was with the Auto Club. He has really strong governance experience and

Board exposure as well, including dealing with companies in the Florida area. I think for him he has more limited property and casualty experience. His focus was primarily auto insurance, so getting up to speed on property casualty matters would be a growth area, as well as he is not a claims attorney by background. So that would be another growth area for John.

The next candidate is William Fawcett who is generally the General Counsel at Haverford Holdings Limited. Haverford Holdings is currently in the process of winding down, so he is looking for his next opportunity. William has had over 30 years of experience in insurance, 14 of those years have been as General Counsel for various insurance companies. He has a strong understanding of the legal compliance and risk management operations for insurance companies and has a very dedicated customer service-oriented approach to his business. William is a little bit unique in that he has also served as a CEO for insurance companies. So, he has a little bit of a unique insight to the business operations having served in this capacity for an insurance company. His background - he has over the course of his tenure he has had varying levels of exposure to both property and casualty issues as well as Florida specific issues. While he was at St. Paul's he estimates that about a third of their portfolio was property, and they have a large presence in Florida as well. At Swiss Re, similarly one-third of their portfolio was property, and they had large direct Florida commercial property exposures, as well as reinsurance for several clients with underwriting of Florida personal and commercial properties. At Endurance 80 percent of their portfolio was property related. That was primarily AXA Property Insurance, exposures as well as reinsurance, and they had a strong presence throughout the southeast U.S., including Florida. AXA was only about 10 to 15 percent which did include Florida issues. Flagstone was 80 percent property through excess insurance exposures. They were also a large property catastrophe writer for Florida and the southeast, and they did write reinsurance for Citizens' insurance portfolio. He has familiarity and has worked with Citizens before. At St. Bernard about 15 percent of their policies were related to property, but not within the Florida area, and Haverford had 80 percent of access property catastrophe risks for the southeast region related to U.S. wind matters. He has very strong leadership experience. He has got over 20 years of experience managing teams varying between 25 to 30 direct and indirect reports. He has worked very closely with senior leadership teams and has advised Boards Directors. He has built out the legal compliance operations at three different companies. So has very good legal management operational experience as well. He is well versed in legislative and regulatory developments within the insurance space. I would say that he needs a little bit of a refresher on the Florida issues. The most in-depth Florida exposure he had was earlier in this career. So, getting back to that and brushing up on recent legislative issues would be one of his growth areas. I do think his strengths are his leadership, his business partnership, his Board familiarity, and his management experience, as well as his legal and operational background, too.

The next candidate is Suzanne Ganier. She is presently in a consulting role at Wolters Kluwer, but before that she was Corporate Counsel and Contract Manager at Main Street America based in Jacksonville. Before that she was the Director of Litigation and Claims and Legal Operations at the Louisiana version of Citizens and had worked for other property and casualty insurance companies before that. She has over 20 years of legal experience, including working as in-house counsel at five different insurance entities. Those include Zurich, Progressive, CNA, Citizens of Louisiana, and Main Street America. Before she went to Main Street America her insurance practice focused very strongly on litigation and claims management. In that time, she did work specifically on managing and reducing budget related to litigation management. When she moved to Main Street America, she got more exposure to sort of the

corporate legal side of an insurance company. So, her time at Main Street America was less claims focused and more focused on the legal operations, governance, contracts, and that kind of thing. She reported directly to the General Counsel at Main Street America but had strong interactions with the leadership team and she and the General Counsel shared Board reporting responsibilities. While she was at Citizens Louisiana she reported into the executive team. She managed a small team of attorneys and she worked regularly with the Board there. They had nine members on their Board of Governors. It is very similar to Citizens' structure. Their legal department was not as large as Citizens Florida legal department. So, it was a slightly smaller scale, but their operations and their overlay with government was similar in structure there. So, she has managed teams between about four people, up to 60 people. And currently and she is managing a team of 10 in her consulting practice. She has very strong Board experience from her time at both Main Street America and Citizens, and in her current capacity as a consultant she regularly advises Boards of Directors and management teams. She has had very regular interaction with senior leadership teams and has worked as an expert consultant on insurance cases, as well as managing legal operations and increasing budget efficiencies for those departments. I think her strengths would be her background in property and casualty, particularly on the claims side, as well as her familiarity with the structure of organizations like Citizens from her time at Citizens Louisiana. I think she also has a strong exposure to Florida issues from her time at Main Street America. While she hasn't been directly in a General Counsel seat, she certainly has been a leader in several of her positions, including when she moved into the consulting side, and I think since her most recent experience has been more consulting as opposed to direct practice in insurance litigation. There may be a little bit of brushing up on those regulations and those issues were she to step into this position.

The next candidate is Hillary Jarvis, who is the Senior Director of Claims, Compliance and Innovation and Strategy at Markel. Before she was at Markel, she was at Travelers and she was actually brought into Markel because of her background dealing with property and casualty matters during her time at Travelers. She has over 18 years of experience in insurance, including seven years as in-house counsel. She has a very strong focus on regulatory compliance and litigation matters, as well as insurance operations. She has supported claims and product development functions throughout her tenure, and she does have exposure to Florida property claims as well as partnering strongly with HR and familiarity with privacy matters. While AGC at Markel... before she moved into a Claims compliance position, she was an AGC with Markel. 70 to 80 percent of her time then was focused on their property products and most of those products were based in Texas and in Florida. She managed, she supported 80 claims professionals both at Markel and during her time at Travelers. Florida is Markel's third highest policies-in-force state and she has handled extra contractual dispute dockets during her time at Markel. 60 to 70 percent of that was related to property, and at any given time 10 to 15 of her files were open files related to Florida matters. She has led teams of 30 people across her current compliance function as well as dealing with regulatory and audit functions at Markel, but she has managed teams up to 80 people on the claims side. She has strong interactions with legal operations and is known for her operational function and organization. She has also partnered with senior leadership teams, including she reports presently to the Chief Operating Officer of Claims at Markel. At Markel they bifurcate their claims operations from their legal operations which is why she is not reporting up through a General Counsel. I think her strengths would be her claims focused practice and background. Her exposure to the property and casualty space, as well as her management and leadership and operational focus. I think her areas for development would be Board exposure. She hasn't had much of that throughout her career, and more exposure to sort of the contractual and governance side of this role.

The next candidate is Michael Lawrence who is currently an AGC and Chief Legal Counsel of the Litigation section at the OIR. Previously he had been AGC and Chief Counsel of the Division of Securities at the Office of Financial Regulation, and before that he was the AGC of Prosecution Services at the Department of Health. Michael has over 15 years of experience with a strong focus on both litigation and Florida governmental operations. He has very strong familiarity with Florida insurance, regulatory landscape, underwriting and government's compliance and records operations. He has managed more limited teams. He currently manages six people, but he has managed teams up to 15. He has a very compliance focus with the focus on process and procedures for his case management. He is very comfortable interfacing with government regulators, commissioners, and heads of the business units that he works with on a regular basis. I would characterize his strengths as strong experience with Florida government operations, including the OIR. He has strong claims and litigation background, and a focus on Florida insurance regulatory landscape. I think his growth areas include leadership and Board exposure, you know, Michael hasn't yet had the opportunity to serve as the General Counsel. So, I think that there would be – this would be a step up for him in that respect, as well as managing the entirety of a legal function.

The next candidate is Lincoln Leverage who is currently an AVP and Counsel at Tower Hill Group. Lincoln has over 25 years of experience, including first and third property litigation defense in private practice, and in moving into an in-house practice at Tower. He currently reports to the VP of Liability and Litigation, who reports to the Chief Claims Officer. Tower like Markel has a bifurcated claims and legal function. He is very experienced with Florida property and casualty laws, including the regulatory landscape of legislative trends. He manages a team of about 28 adjusters, attorneys and support staff. And over the course of his tenure at Tower Hill he has decreased the legal spend per file by 50 percent. He has strong relationships with Swiss Re at Tower, but he has limited interaction with the Board. I think for him his strengths would be his claim management, his litigation background, as well as his exposure to Florida specific property and casualty matters. And he has strong management experience with the team that he manages presently. I do think his growth would be into more of a member of the senior leadership team as well as the Board facing operations, as well as management of a legal function in its entirety.

And I think we are on to our final candidate of our presentation today, who is Patrick Shine. Patrick is currently the General Counsel, Chief Compliance Officer and Corporate Secretary at American Family Connect Home and Auto Insurance. American Family Connect is a little bit of a different model. They sell their home and auto insurance policies through partnerships with Costco. He has over 30 years of relevant experience in the insurance industry, including over 12 years as in-house counsel and leadership positions for insurance companies. He has a very strong focus on compliance, claims management and operations, underwriting for insurance products, as well as leadership and Board exposure. At American Family he estimates that about 60 percent of their policies are related to auto, while 40 percent are related to property, and five percent of their overall policyholders are based in Florida. At Allianz he supported all North America business units. They sold various product lines, including property, commercial, auto, professional liability, high net worth homeowners and standard homeowner's policies. Florida represented 10 percent of their high net-worth homeowners and standard homeowner policies there. With respect to Florida specific experience, he has managed the defense for two Florida class actions involving Medicare Secondary Payer Act. He has completed the preparation and submission to the Florida Office of Insurance Regulation for licensing of a new

underwriting company in Florida. That is something he has recently done during this tenure at American Family. He is also responsible for the reviews and approval of all marketing materials in Florida, as well for filing documentation reports, data calls and audits with the Florida Hurricane Catastrophe Fund. He is responsible for responding to Market Conduct Exams from the Florida OIR and consumer complaints there, and he is part of a cross functional team that develops staff defense counsel in Florida, California, and New York. Currently he leads a team of 14 attorneys and five to six support staff. He has managed teams including 12 attorneys and 17 people on the compliance side as well. He has a lot of breadth to his leadership and management experience. He is part of the senior leadership team now. He has regular interactions with the Board of Directors at American Family. He has built out legal functions for cost savings and efficiency measures throughout his legal career. He manages the partnership with Costco and the customer satisfaction group. He has had managerial responsibility for functions outside of legal during his tenure as well. I would say that his strengths are his leadership, his executive partnership, his compliance experience, his Board exposure, as well as his ability to manage operational functions including building efficiencies in the legal department. In terms of areas of growth, I would say, you know, he does have exposure to property and casualty issues. While it hasn't been the key focus of his practice, I think a little bit more brushing up on Florida specific regulations would be useful for him. So that completes the presentation of candidates. I am going to turn it over to Violet for her to keep moving this along.

Chairman Holton: Okay, thank you, great presentation.

Brandy Russell: Thank you.

Chairman Holton: Violet, you are recognized.

Violet Bloom: Thank you. Good morning, for the record, Violet Bloom, Chief Human Resources Officer. Thank you, Brandy. At this point Brandy has presented the committee with 11 individuals that DHR identified as potential candidates. The Ad Hoc Board Committee now has several options. One, advance one or more potential candidates to one-on-one interviews, ask DHR to continue to search and just to note, you can do this even if you advance individuals to interviews. Governor Holton, how would you like to proceed?

Chairman Holton: Yes, let's proceed. First, I would like to ask our members and Barry specifically if there are any direct questions you have in this meeting for Brandy and her presentation of the candidates. Members, first, anyone have a question?

Barry Gilway: Yes, Chairman Holton, this is Barry Gilway for the record. I don't have any specific questions. I have gone through the resumes pretty extensively and the backgrounds and I am very familiar with many of the companies that are indicated and the experience levels that these people bring to the table. I really have no questions.

Chairman Holton: Okay. Reynolds or Carlos, any specific questions?

Governor Beruff: I don't have any particular questions, except how many of the candidates that we have been presented this morning do you think would be prudent to advance to the personal in-person interviews?

Chairman Holton: I would think probably two to three and up to more if there is a consensus on this committee here. I personally see a couple that stand out I think with a broad breadth of experience and so forth, and I would like to get input from you guys as well and Barry as to the thoughts about that. And I am happy to start out with one suggestion I think that stands out. It is someone who has a huge breadth of experience and working relationships with Florida government and is well versed in all aspects of legal administrative and other bodies of law that would be relevant to Citizens, and that is Tim Cerio. I think he shines through as an outstanding candidate. All of these folks are tremendous, tremendous people of substance and great experience, but given all the boxes we want to check, I would certainly like to see Tim for my own preferences moved on for an in-face interview and open that up to your thoughts, and Reynolds' thoughts as well.

Governor Henderson: Mr. Chair, I agree with you. I think he would be a great candidate to advance in that top tier. I guess the thing is, I mean, like there are a handful of candidates that I am kind of on the fence about, you know, my views on whether I think they would be good to advance or not. Do we want to put a number on that, Mr. Chair? I mean, because I mean, if you put a number my personal things, I can cull out the ones that I don't personally feel like --

Chairman Holton: I am very open to it, and if there is a consensus with you and Carlos, we can limit this to three or we can make it two or we can go further if we decide.

Governor Beruff: Mr. Chairman? Thank you, if I can speak, I appreciate it. Is that okay with you, Mr. Chairman?

Chairman Holton: Absolutely, please.

Governor Beruff: Thank you. I think that I have a list that is three that I am happy to share with you guys. I think the personal interviews should be Tim Cerio, William Fawcett and Suzanne, I don't want to mispronounce her last name, it is Ganier. I am not sure. But those are the three. I have high regard for Mr. Cerio. I obviously was involved with him as the Chairman of the Constitution Revision Commission. I am familiar with his capabilities and he has significant -- we are a political body whether we like to admit that or not, but we are part of Florida's infrastructure, and I think that is an important asset. I do like Mr. Fawcett's experience and his capabilities in the insurance industry in general and it would be interesting to talk to him about his experiences as CEO. And then, I am sorry, Ms. Bloom on the line? I just want to pronounce the lady's last name correctly.

Brandy Russell: It is Ganier.

Governor Beruff (Board Chair): Ganier, thank you. And Ms. Ganier has an interesting resumé herself. I am happy to go with the flow here, but I think those are the three candidates that I would like to hear more from, but if you guys want to reduce it to two or increase it to four, I am perfectly happy to go with whatever the Chair and Mr. Henderson think.

Chairman Holton: Mr. Chairman, those are quite ironically the exact three that I put a yes by, probably for the same reasons as you. I definitely want to hear from Suzanne about her experience in Louisiana as a sister agency.

Governor Beruff: Yes, exactly, exactly.

Chairman Holton: And the other candidate, his strong experience at Tower Hill I think is a good person to talk to as well in the Florida market and his breadth of experience. So those three I would be very comfortable with moving forward. And Reynolds, your input if you like those or want to add someone?

Governor Henderson: I am totally, totally good with those three. I would only add the possibility of Ms. Jarvis, possibly adding her as a fourth.

Governor Beruff: Let's do that, three, four, but I think if Mr. Henderson, it is okay with the Chair, I am perfectly comfortable making it four.

Chairman Holton: I am perfectly happy with that.

Governor Henderson: Great, I think that would be good.

Governor Beruff: I am happy to make the motion to entertain the next step of interviews with those four if that is the proper thing I am supposed to do.

Chairman Holton: Yes, do we want to at this juncture, and Violet, I will defer to your judgment in this. Do we want to continue to solicit any additional resumes? Or your suggestion on that?

Violet Bloom: Governor Holton, that is the committee's decision. It is always a good idea to continue to search. You never know if a candidate would drop out, may not be a good fit, but that is at the committee's discretion as to how they would like to direct DHR.

Governor Beruff: Mr. Chair, if I could speak.

Chairman Holton: Please.

Governor Beruff: I suggest we just keep going with the search because there is no cost to us, I don't believe, to continue the search. And I agree with the comment that Ms. Bloom said. We hope that we can get one of these folks to join us, but we have a long, not a long way to go, but we obviously have to pick one and then negotiate, you know, compensation and so forth and that may not work out. So, we don't want to close the door in case we have to pick the ball back up.

Chairman Holton: Yes, there is basically no downside risk I see. So, I think we are in consensus with that. Reynolds, is that good with you?

Governor Henderson: Yes.

Chairman Holton: Well, then I think we will obviously have a motion to interview these four that we listed and continue with the search until we have made a decision.

Governor Henderson: I will second that.

Chairman Holton: Motion and second. Any further discussion? All in favor signify by saying aye.

(Chorus of ayes.)

Chairman Holton: The motion carries. So Violet, you have your direction now. So, we can move forward with this and then in terms of next steps we will schedule these interviews when, do we have a time, a date?

Violet Bloom: The goal will be to do it over the next month and Brandy and her colleagues will work with us to get those interviews scheduled one-on-one with the Ad Hoc Committee members, as well as Barry and some of his executive leadership team.

Governor Beruff: Just as a suggestion, not necessarily any recommendation, but how do you -- are we going to travel somewhere to meet them or how does that go? Obviously, we can't -- we have to meet them individually. We can't make it easy because of the Sunshine, okay I was trying to figure out a way to save them travel, but because of these conditions we operate under we will have to meet them all individually wherever we can. I answered my own question. Thank you.

Violet Bloom: And I imagine, Brandy, they would likely to be Zoom calls at this point.

Brandy Russell: I think that makes sense if the Board of Governors is comfortable with that. I think it would be more efficient. If we don't have to factor in travel considerations, we could do it by Zoom. And then if we identify finalists and you would like to bring them in to meet in-person, we can have a more, narrow field of candidates and target specific dates and we can do that as well.

Chairman Holton: I would certainly think for the absolute finalists that we choose, we would probably want those folks to come into Citizens' headquarters and interview there and so forth.

Brandy Russell: And I think candidates will want that, too. They will want to see the facilities and people in person and really have a better understanding of how you operate, and what you are looking for as well.

Governor Beruff: Good. We are all on the same page.

Chairman Holton: Well, good. Staff anything else to report or that we need to discuss or are we ready for any new business and then adjournment?

Violet Bloom: I don't believe there is anything else to discuss, thank you.

Chairman Holton: Barry, any comments?

Barry Gilway: No, Mr. Chairman. I am totally supportive of the roster that you bring forward. You happened to pick the same check that I had identified. I think you have got some -- a couple of these are very, very strong, and others I think it would be a good opportunity to get to know them more to see if they can operate at the level we are looking for. I am very supportive of the roster that you put forward.

Chairman Holton: Great. This has been a great experience and we had a great pool of candidates here. So it was, you know, it was some difficult choices there, but I think we made very good ones. So, I look forward to continuing the process. Is there any new business to come before the committee? None being heard, I will accept a motion to adjourn then.

Governor Henderson: So moved.

Governor Beruff: Second.

Chairman Holton: Meeting adjourned, thanks everyone.

(Whereupon, the meeting was adjourned.)