

Executive Summary

Claims Committee Meeting, September 11, 2025

Board of Governors Meeting, September 24, 2025

Comprehensive Roof and Wall Valuation Services for Insured Losses

Topic

Citizens is requesting approval to contract with EagleView Technologies, Inc. for a three (3) year term for Comprehensive Roof and Wall Valuation Services for Insured Losses. The contract provides aerial imagery and analytics including automated measurements and sketches of roofs within Citizens' claims estimating platform, Xactimate, providing time-saving automation that is critical in a catastrophe response.

History

Citizens has contracted with EagleView Technologies, Inc. for these services since 2019. The current three (3) year contract will expire on January 28, 2026.

The services provide aerial images of structures and related measurements including angles of roofs, walls, windows, and door openings. The reports integrate with Citizens' claims estimating platform, Xactimate, for automated measurements and sketches of the roofs for loss estimates. It expedites the claims process through reducing the need for the adjuster to physically access the roof, eliminating the need for manual measurements, and automating input of measurements into Xactimate. The services also provide access to two (2) decades of historical imagery, in addition to more than 9.5M miles of new flight imagery collected by EagleView each year. This makes it possible to efficiently analyze property changes over time.

Citizens has ordered approximately 170,000 reports to date. The greatest anticipated benefit of the services is during a large CAT response. EagleView roof reports are automatically ordered on every CAT claim in order to expedite the claims handling process. These reports import automatically into the claim file which speeds up completion of the estimate.

EagleView is the only roof and property reporting vendor with the Xactware integration necessary for automated measurements and sketches of roofs within Xactimate. Citizens procured these Services through a Single Source process in accordance with Citizens' Purchasing Policy and s. 287.057, Florida Statutes.

The estimated spend for this contract is \$9,700,000. This includes approximately \$3,110,000 for non-catastrophe daily claims and \$6,590,000 for catastrophe claims. This estimated catastrophe spend would accommodate expenses arising from two (2) 50,000 claim event catastrophes. Citizens pays on a per-report basis with no minimum commitment. The cost for these services will be included in the annual operating budget and is paid as a Loss Adjusting Expense (LAE). The cost of services has been reduced for this contract term as follows:

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	Per Use Cost - Current Contract	Per Use Cost - New Contract	Price Decrease
Eagleview Report - Commercial Roof	\$ 77.45	\$ 75.00	\$ 2.45
EagleView Report - Commercial Wall	\$ 185.00-485.00	\$ 160.00	\$ 25.00 - \$325.00
EagleView Report - Residential Roof	\$ 48.00	\$ 42.50	\$ 5.50
EagleView Report - Residential Walls	\$ 55.00	\$ 48.00	\$ 7.00
Residential Roof/Walls Combo	\$ 82.40	\$ 42.50	\$ 39.90

Recommendation

The recommendation is listed in the attached Consent Item.

Comprehensive Roof and Wall Valuation Services for Insured Losses

ACTION ITEM

New Contract

Contract Amendment

Other _____

CONSENT ITEM

New Contract

Contract Amendment

Existing Contract Extension

Existing Contract Additional Spend

Previous Board Approval _____

Other New contract to replace existing contract with same vendor

Action Items: Items requiring detailed explanation to the Board. When a requested action item is a day-to-day operational item or unanimously passed through committee it may be moved forward to the board on the Consent Index.

Move forward as Consent: This Action item is a day-to-day operational item, unanimously passed through committee or qualifies to be moved forward on the Consent Index.

Consent Items: Items not requiring detailed explanation to the Board of Governors. Consent items are contract extensions, amendments or additional spending authorities for items previously approved by the Board.

Item Description	Comprehensive Roof and Wall Valuation Services for Insured Losses Single Source No: 25-2002
Purpose/Scope	This Consent Item seeks Board approval of a three (3) year contract for Comprehensive Roof and Wall Valuation Services for Insured Losses with EagleView Technologies, Inc. The contract provides aerial imagery and analytics including automated measurements and sketches of roofs within Citizens' claims estimating platform, Xactimate, providing time-saving automation that is critical in a catastrophe response. This contract will replace the current contract with EagleView expiring January 2026.
Contract ID	Comprehensive Roof and Wall Valuation Services for Insured Losses Single Source No: 25-2002 EAGLEVIEW TECHNOLOGIES, INC.
Budgeted Item	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Comprehensive Roof and Wall Valuation Services for Insured Losses

Procurement Method	EagleView is the only vendor capable of providing the required services. Citizens procured the contract as a single source consistent with Citizens' Purchasing Policy and Section 287.057, Florida Statutes. Citizens posted Single Source No. 25-2002 on May 16, 2025, with a fifteen (15) day opportunity for vendor inquiry.
Contract Amount	Spend is estimated at \$9,700,000 based on current projected usage. This includes approximately \$3,110,000 for non-catastrophe claims and \$6,590,000 for catastrophe claims. Citizens pays on a per-report basis with no minimum commitment.
Contract Terms	Three (3) year term, with no renewal option.
Committee Recommendation	Staff proposes that the Claims Committee review, and if approved recommend the Board of Governors: a) Authorize Citizens to contract with EagleView Technologies Inc. for a three (3) year term for Comprehensive Roof and Wall Valuation Services for Insured Losses, as set forth in this Consent Item; and b) Authorize staff to take any appropriate or necessary action consistent with this Consent Item.
Board Recommendation from Committee	If approved at its September 11, 2025 meeting, the Claims Committee recommends that the Board of Governors: a) Authorize Citizens to contract with EagleView Technologies Inc. for a three (3) year term for Comprehensive Roof and Wall Valuation Services for Insured Losses, as set forth in this Consent Item; and b) Authorize staff to take any appropriate or necessary action consistent with this Consent Item.
Contacts	Jay Adams, Chief Insurance Officer