

Citizens Property Insurance Board of Governors Meeting Agenda

Wednesday, December 10, 2025 •

Immediately following a 30 minute break after the Exposure Reduction Committee Meeting

Daytona Grande, 422 N Atlantic Avenue, Daytona Beach, FL 32118

In accordance with Citizens Public Comment procedure, public comments will be received prior to a vote being taken.

1. Chairman's Report

Chair Beruff

- ▲ December Chairman's Report, Chairman Carlos Beruff

2. President's Report

Tim Cerio

- ▲ December President's Report

3. Chief Financial Officer Report

Jennifer Montero

- ▲ Finance & Investment Committee Report, Presiding Chair Beruff
 - Layer Charts Update
- ▲ Actuarial & Underwriting Report, Carlos Beruff, Chair
 - 2026 Recommended Rate Filing
- ▲ 3Q2025 Results of Operations and Financial Position (unaudited)
- ▲ 3Q2025 Results of Operations and Financial Position – Commentary

4. Chief Insurance Officer Report

Jay Adams

- ▲ Claims Committee Report, Chair
- ▲ Actuarial & Underwriting Report, Chairman Carlos Beruff

5. Chief Administrative Officer Report

Jeremy Pope

- ▲ Market Accountability Advisory Committee Report, Dave Newell, Chair
- ▲ Exposure Reduction Committee Report, Carlos Beruff, Chair
- ▲ Consumer Services Committee Report, Presiding Chair

6. Chief Information Officer Report

Aditya Gavvala

- ▲ Information Systems Advisory Committee Report, Jason Butts, Chair

7. Chief of Internal Audit Report

Joe Martins

- ▲ Audit Committee Report, Jamie Shelton, Chair
- ▲ OIA Quarterly Update
 - Executive Summary
- ▲ 2026 OIA Strategy and Plan

8. Chief Legal Officer & General Counsel

Brian Newman

New Business / Adjourn

Consent Index:

- A. Board Meeting Minutes: September 24, 2025
- B. 2026 Operating Budget, Jennifer Montero
- C. Bond Rating Services, Jennifer Montero
- D. Electronic Payment Gateway, Jennifer Montero
- E. Digital Bill Payment Solution, Jennifer Montero
- F. 2026 Recommended Rate Filing, Jennifer Montero
- G. Actuarial Consulting Services, Jennifer Montero
- H. Tropical Cyclone Forecasting Services, Jennifer Montero

- I. Water Mitigation and Mold Remediation Estimate Review Services, Jay Adams
 - J. Sinkhole Engineering Services, Jay Adams
 - K. Court Reporting Services, Jay Adams
 - L. Product Updates – December 2025, Jay Adams
 - M. Claims Legal Services, Jay Adams
 - N. Mortgagee Policy Verification and Notification Services, Jeremy Pope
 - O. Stop Loss for Medical and Prescription Drug Coverage, Jeremy Pope
 - P. Document Generation Software, Aditya Gavvala
 - Q. Technology Infrastructure, Software, and Professional and Staff Augmentation Services – Part 2, Aditya Gavvala
 - R. Audit Committee Charter, Joe Martins
 - S. Commercial Business Insurance, Brian Newman (going through audit committee)
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2026 Board of Governors Meetings

Wednesday, March 4, 2026, Key West

Tuesday, June 23, 2026, Lake Mary

Wednesday, September 23, 2026, Lake Mary

Wednesday, December 9, 2026, TBD