

FLORIDA'S E&S INDUSTRY A MARKET IN MOTION

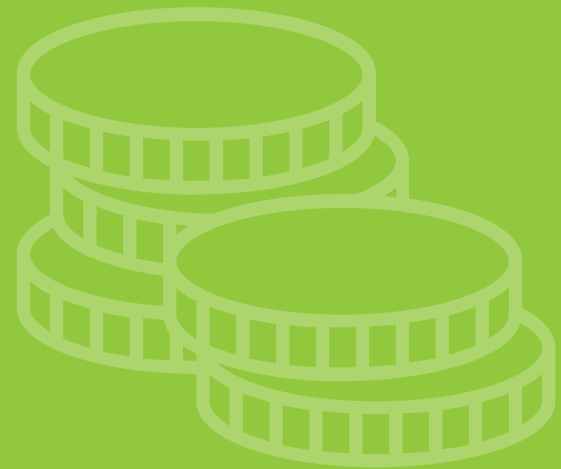
Now With 100% More Memes



**Let's do this.
It's go time!**

FLORIDA'S ECONOMIC SCORECARD

Florida is Growing — Fast & Confident



GDP

\$1.76T

#4 in U.S



Consumer Sentiment

84.1

IMPROVING



Job Growth

+148,700 YoY

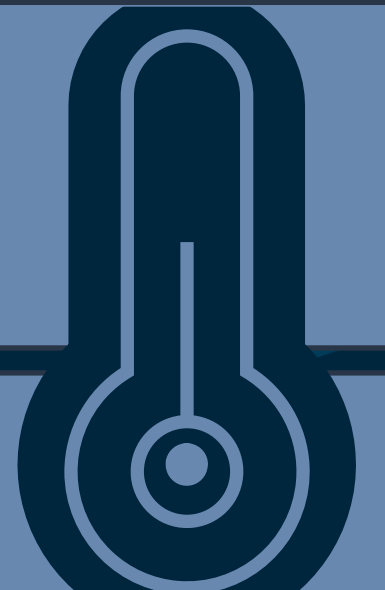
1.5% Growth Rate



Business Climate

#4 Tax Climate

#2 CEO Rank



Population Estimate 2030 | **25.68M**

AFFORDABILITY & ACCESS UNDER PRESSURE

But Not Everyone is Keeping Up

Housing Median Price:
\$415,000 (Rising)

Auto Insurance Affordability Rank:
#49

Housing Cost Burdened:
35.7% of households

Housing Starts:
9,777 (Declining)

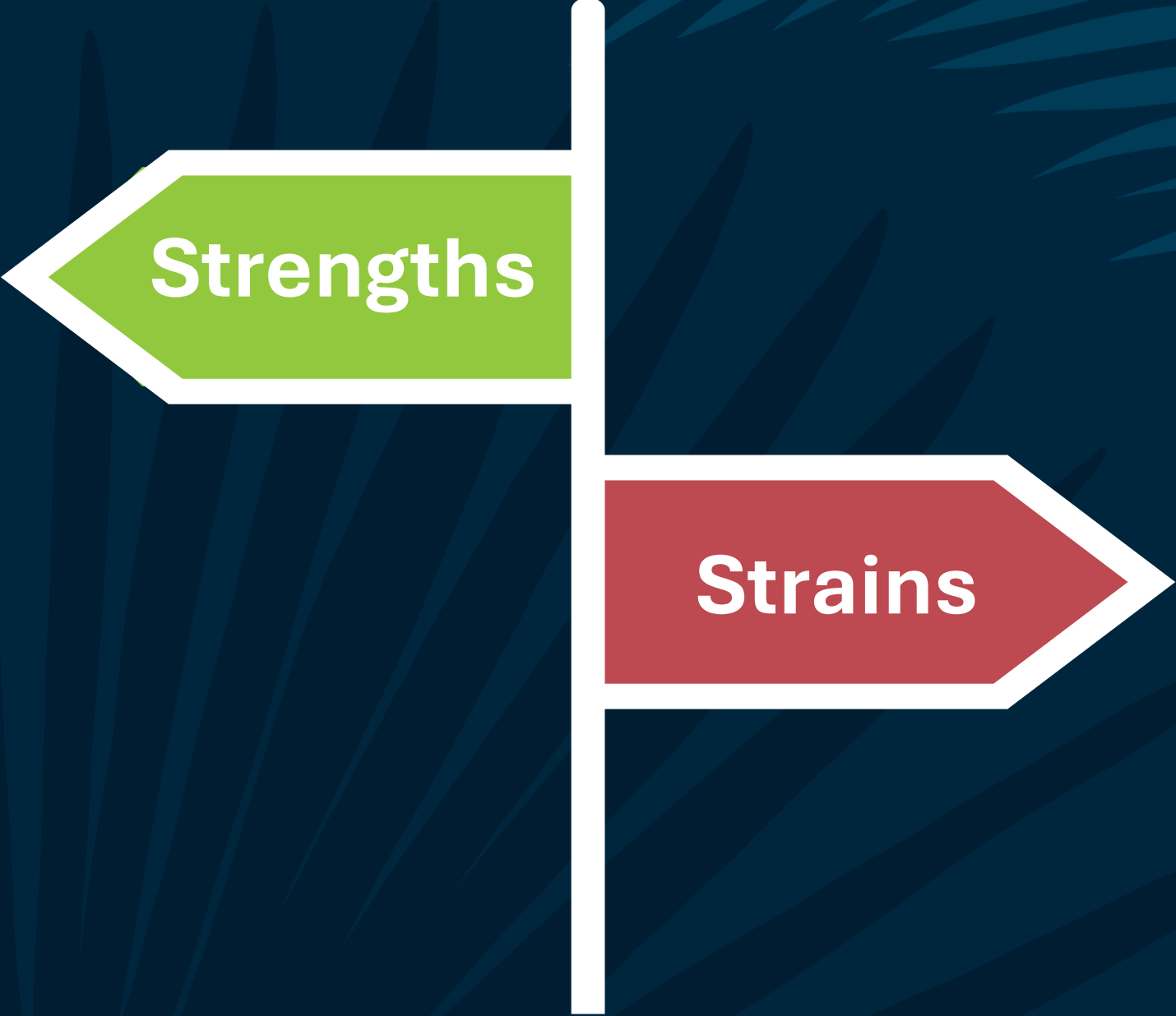
ALICE Households:
47%

Uninsured Floridians:
11.9% (2.57M)

FLORIDA'S BALANCE ACT

Opportunity vs. Instability — The Crossroads Ahead

- Strong GDP & job growth
- Favorable business environment
- Infrastructure investment



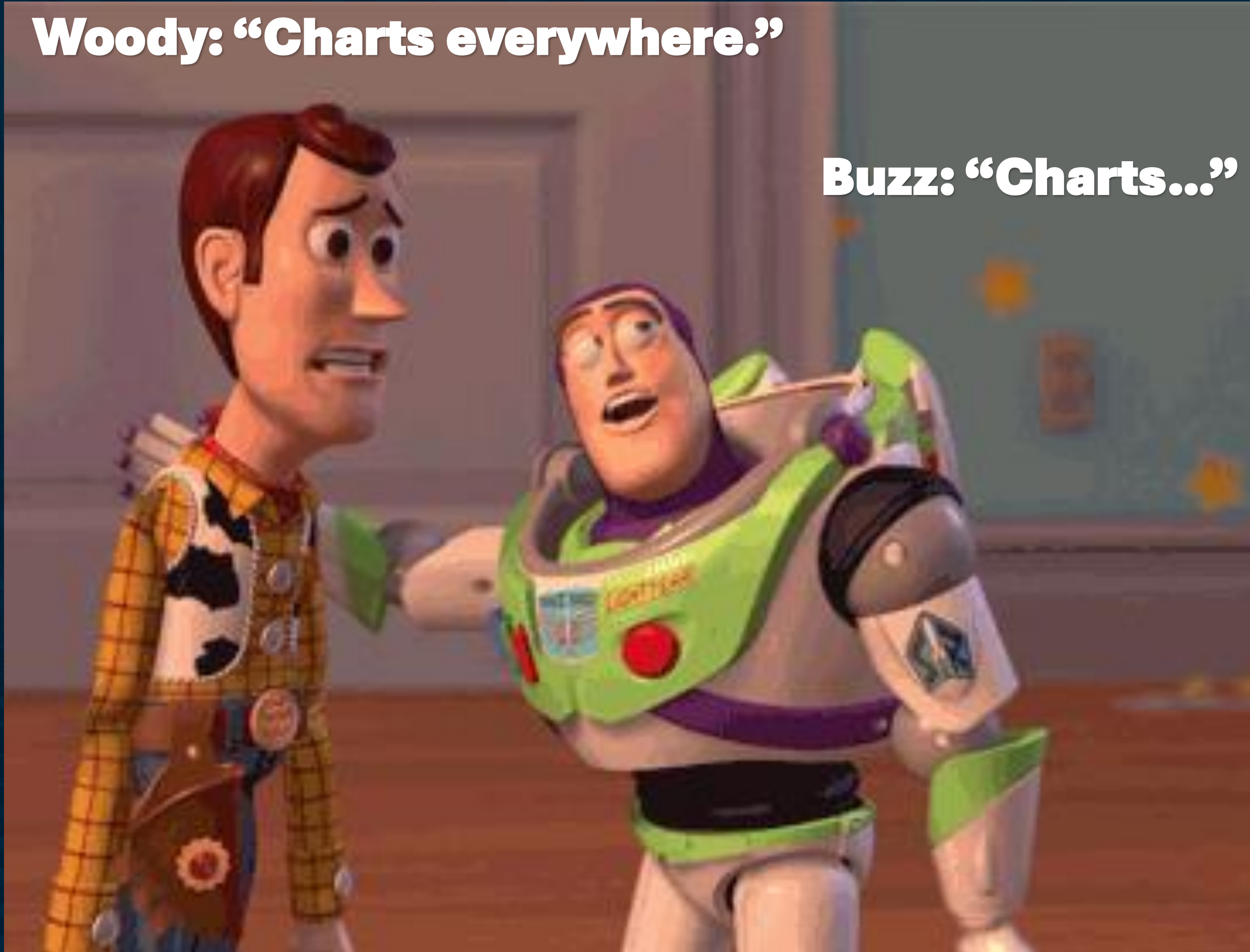
Strengths

Strains

- Legal Climate Rank: #46
- Insurance affordability challenges
- 408K open jobs but 414K unemployed → workforce mismatch

Woody: “Charts everywhere.”

Buzz: “Charts...”



WHAT THE DATA TELLS US

Admitted & Non-Admitted in Motion

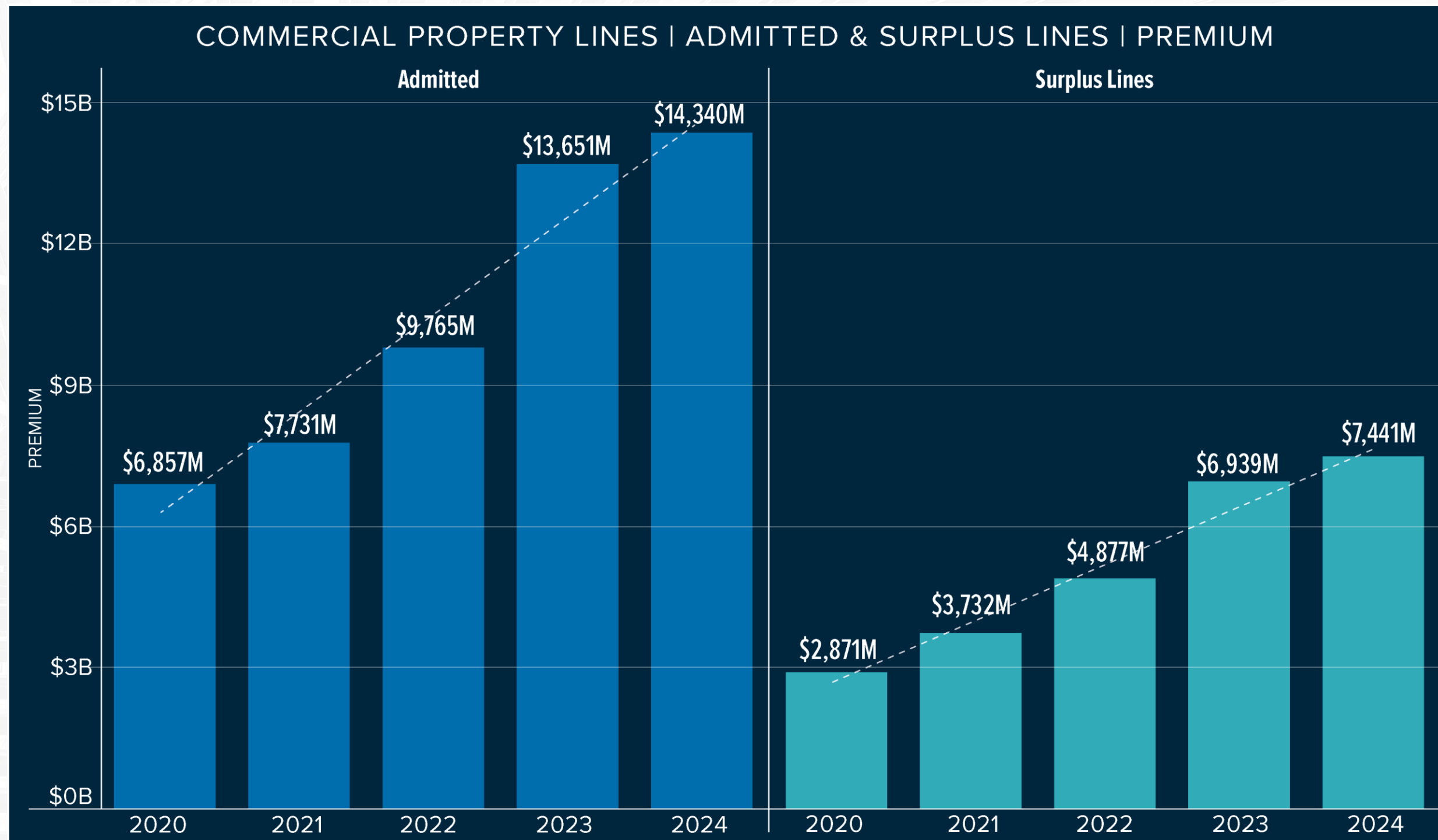
Shifts in
Market
Share

Current
Market
Indicators

Predictive
Pressure
Points

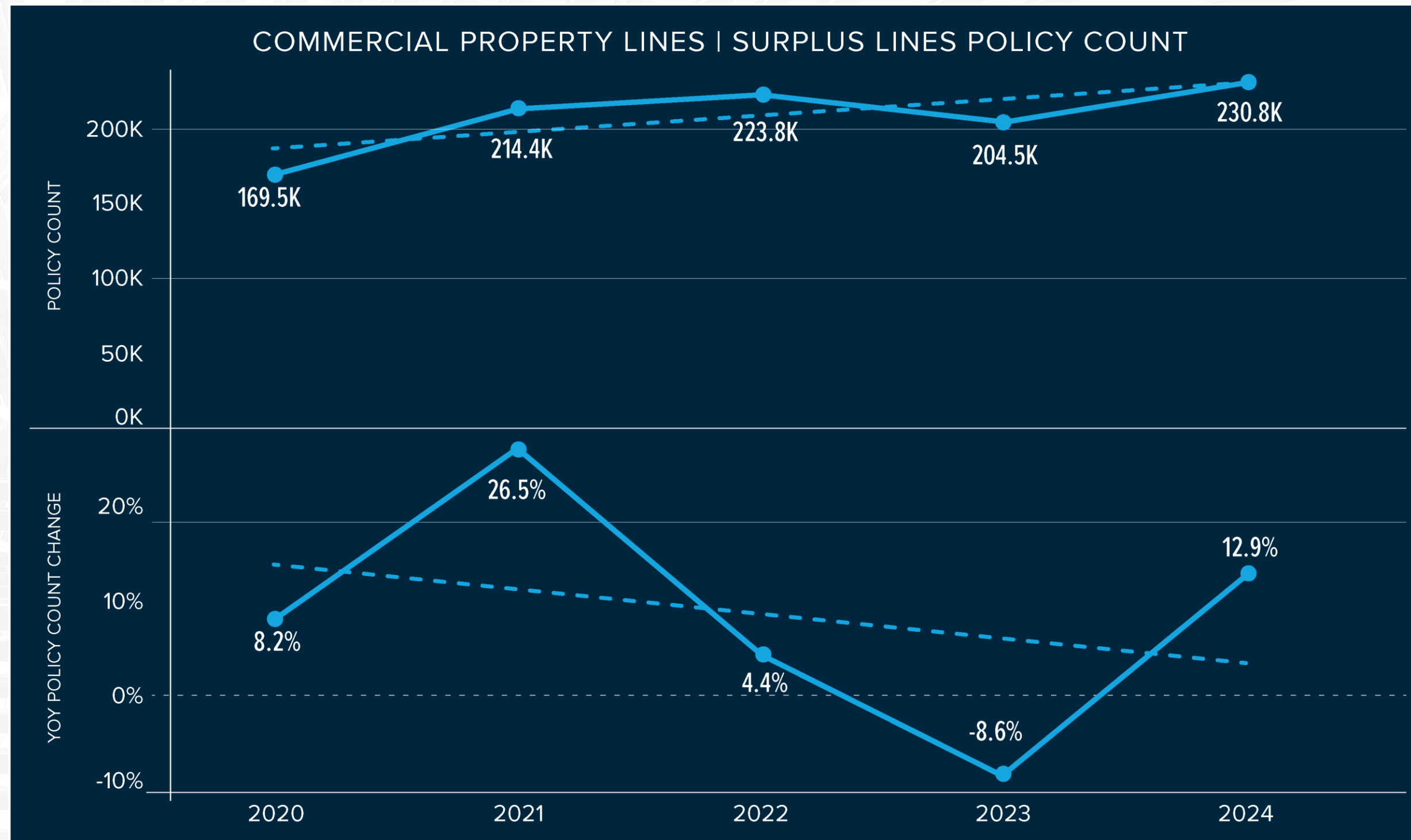
WHERE THE PREMIUM IS GOING

5-Year Trends in Admitted vs. Surplus Lines Commercial Property Lines | Premium



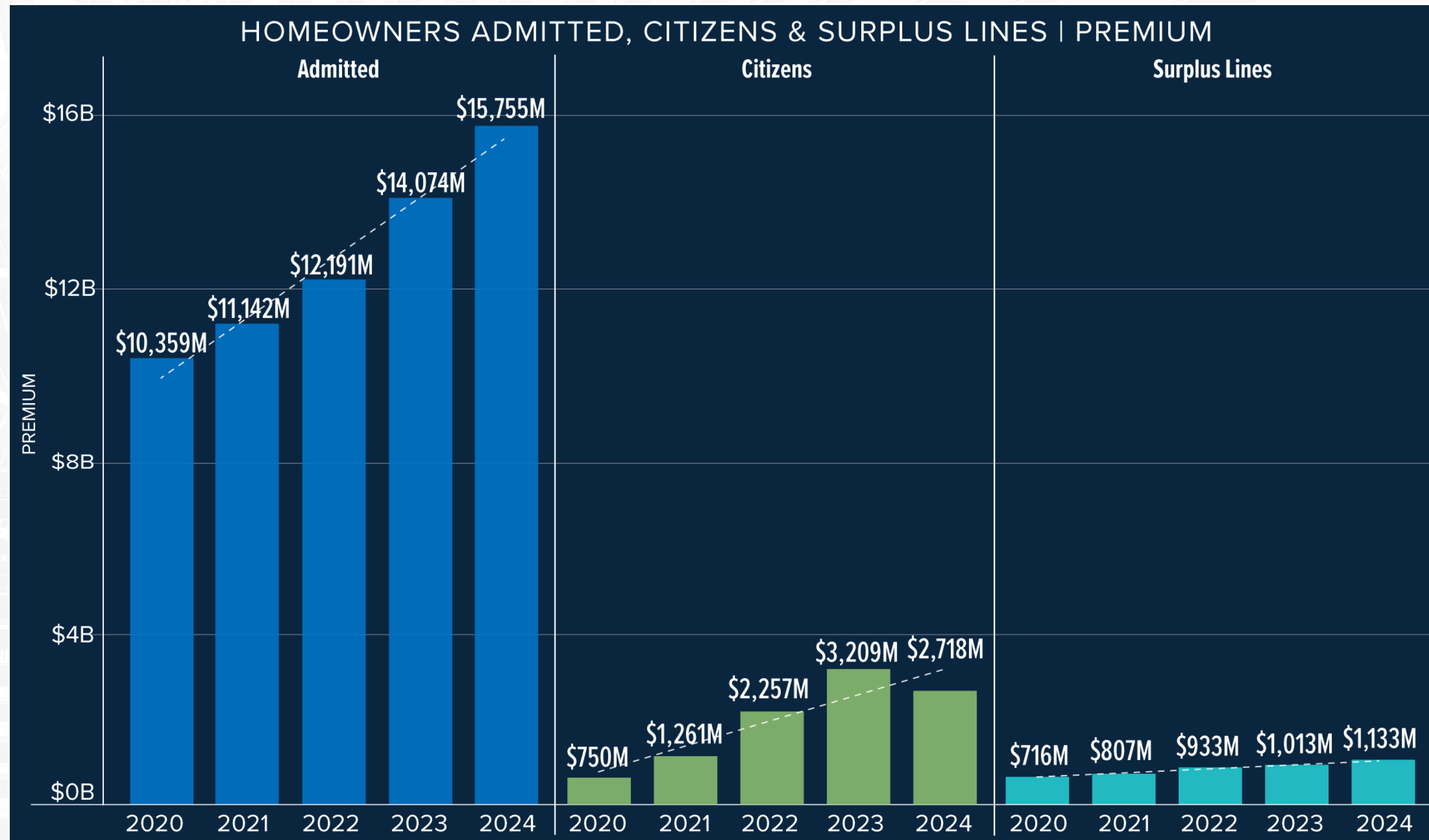
TRACKING THE SHIFT IN POLICY VOLUME

Commercial Property Lines | Surplus Lines Market Trends | 2020–2024



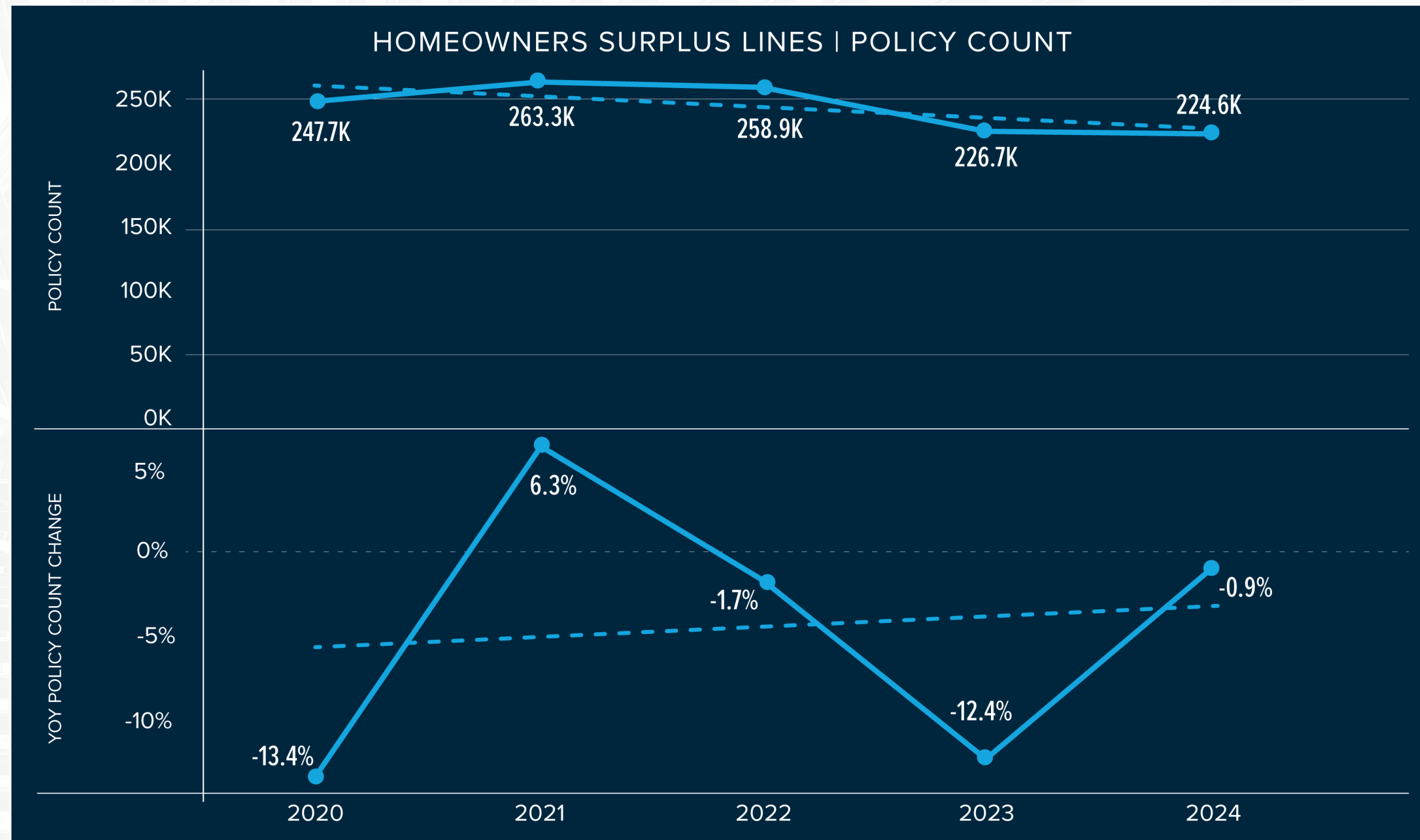
HOMEOWNERS PREMIUM OVER TIME

Admitted vs. Surplus Lines Market Trends | 2020–2024



TRACKING THE SHIFT IN HOMEOWNERS POLICY VOLUME

Homeowners | Surplus Lines Market Trends | 2020–2024





GREAT SCOTT!
Our predictive analytics hit 88 mph!

A decorative horizontal band with a dark blue background, featuring stylized, overlapping tropical leaves in a slightly lighter shade of blue. The leaves are arranged in a way that creates a sense of depth and movement.

So how close did we get?



Nailed it!

% of Accuracy from 2024

2024 Total Premium | **99%**

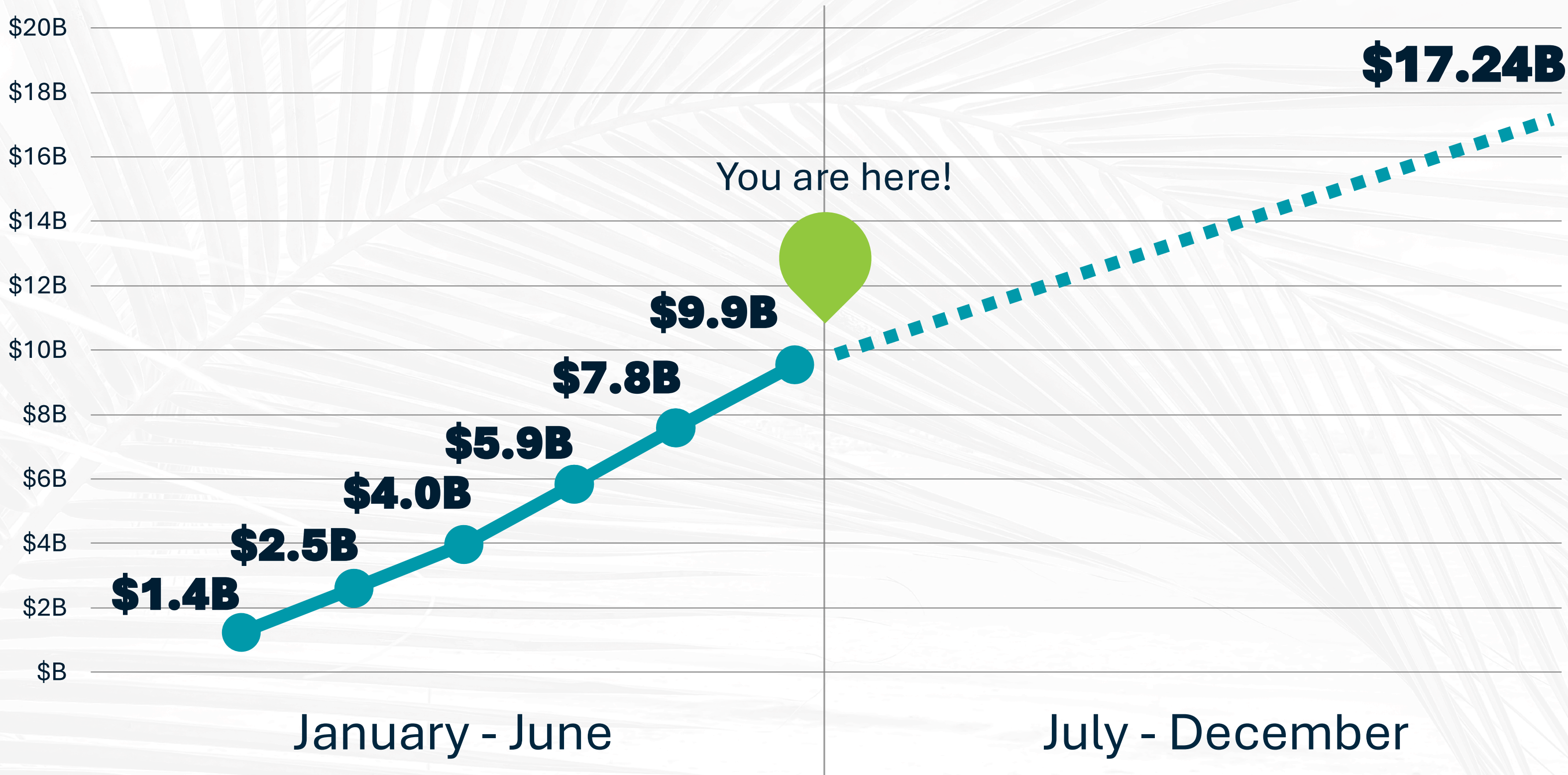
Premium by Coverage | **94%**

2024 Total Policy Count | **100%**

Policy Count by Coverage | **95%**

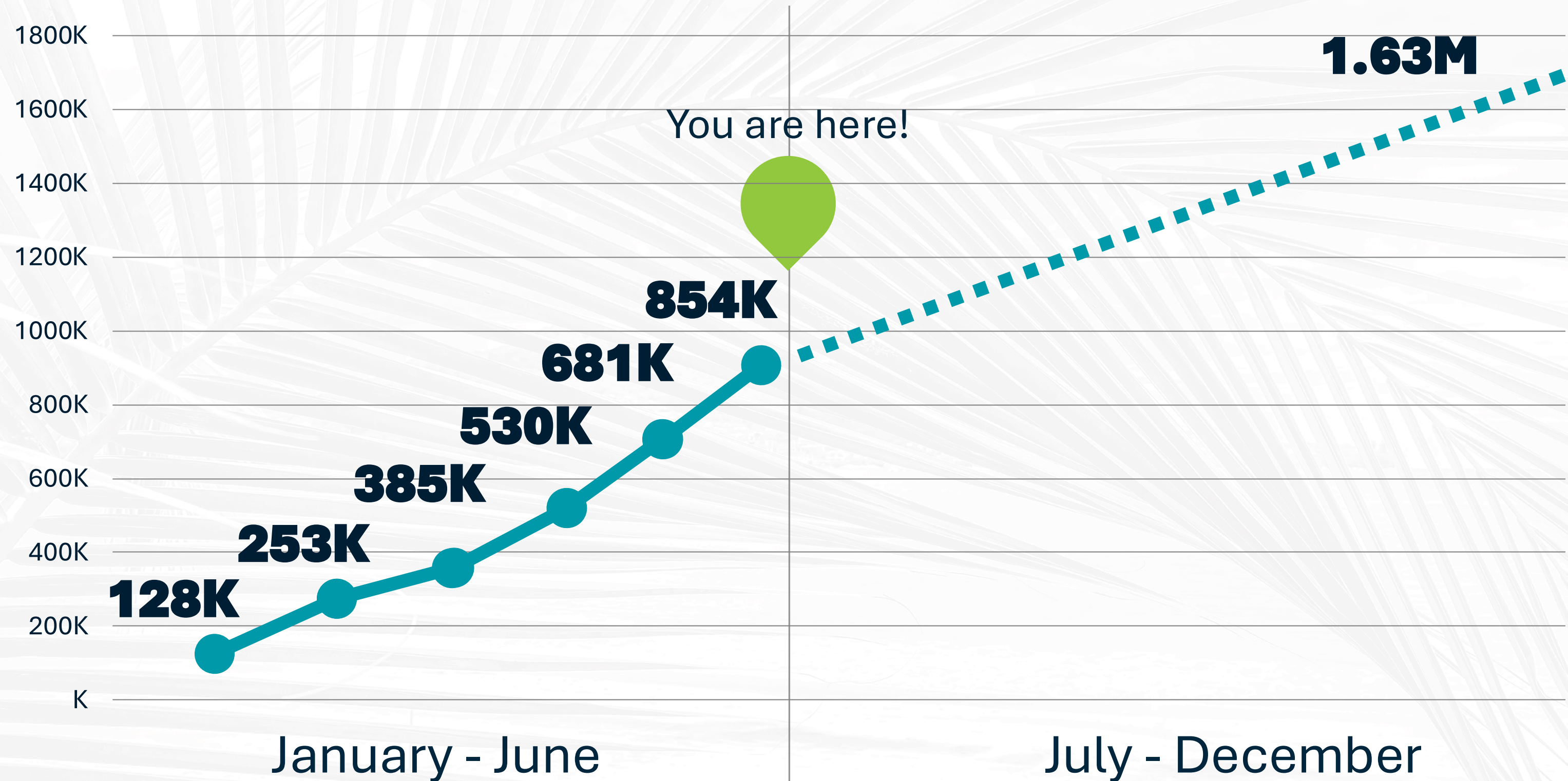
Total Surplus Lines Premium | 2025

A Year-Over-Year Look at Florida's Market Size



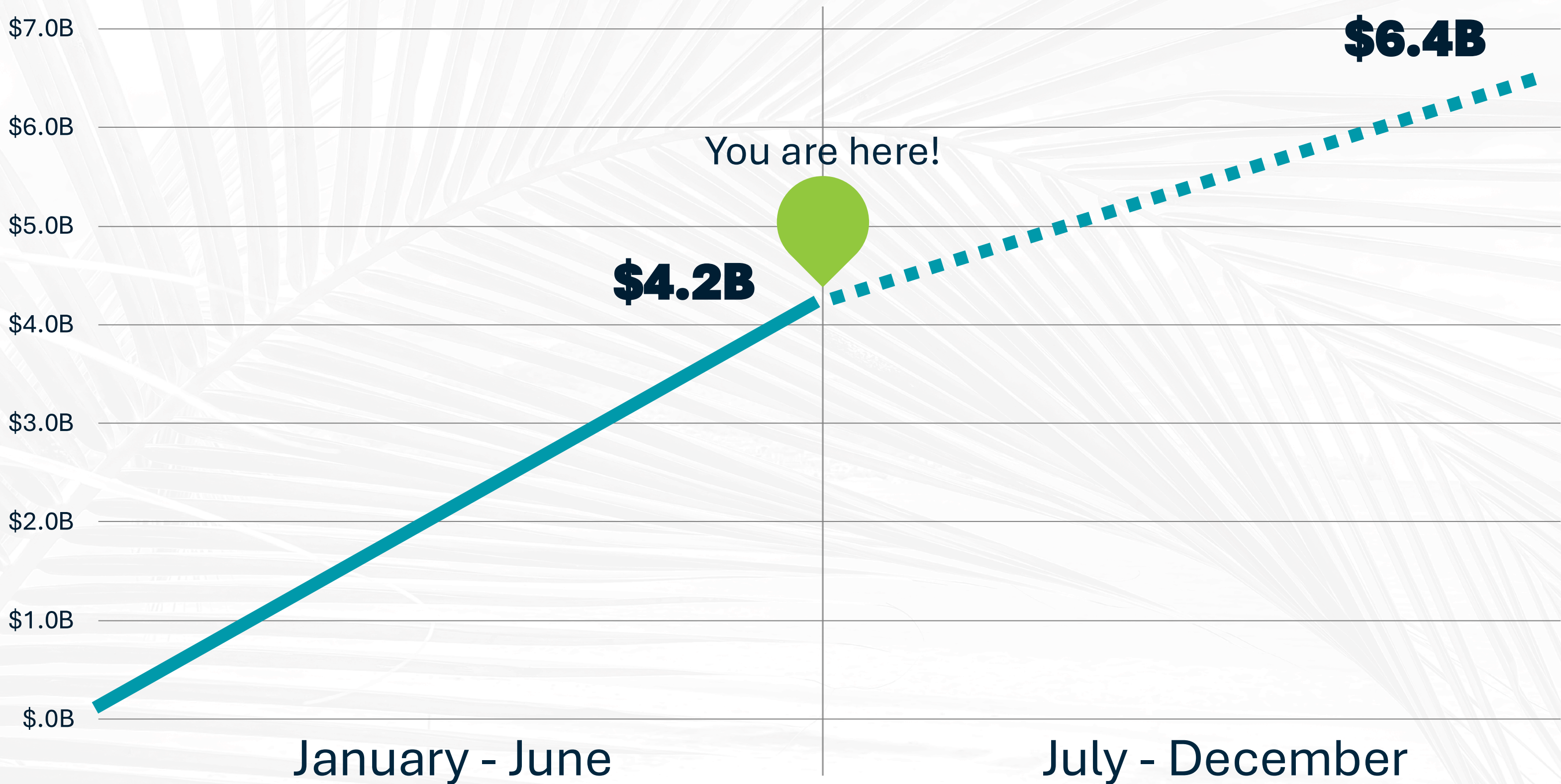
Total Surplus Lines Policies Filed | 2025

A Year-Over-Year Look at Florida's Market Size



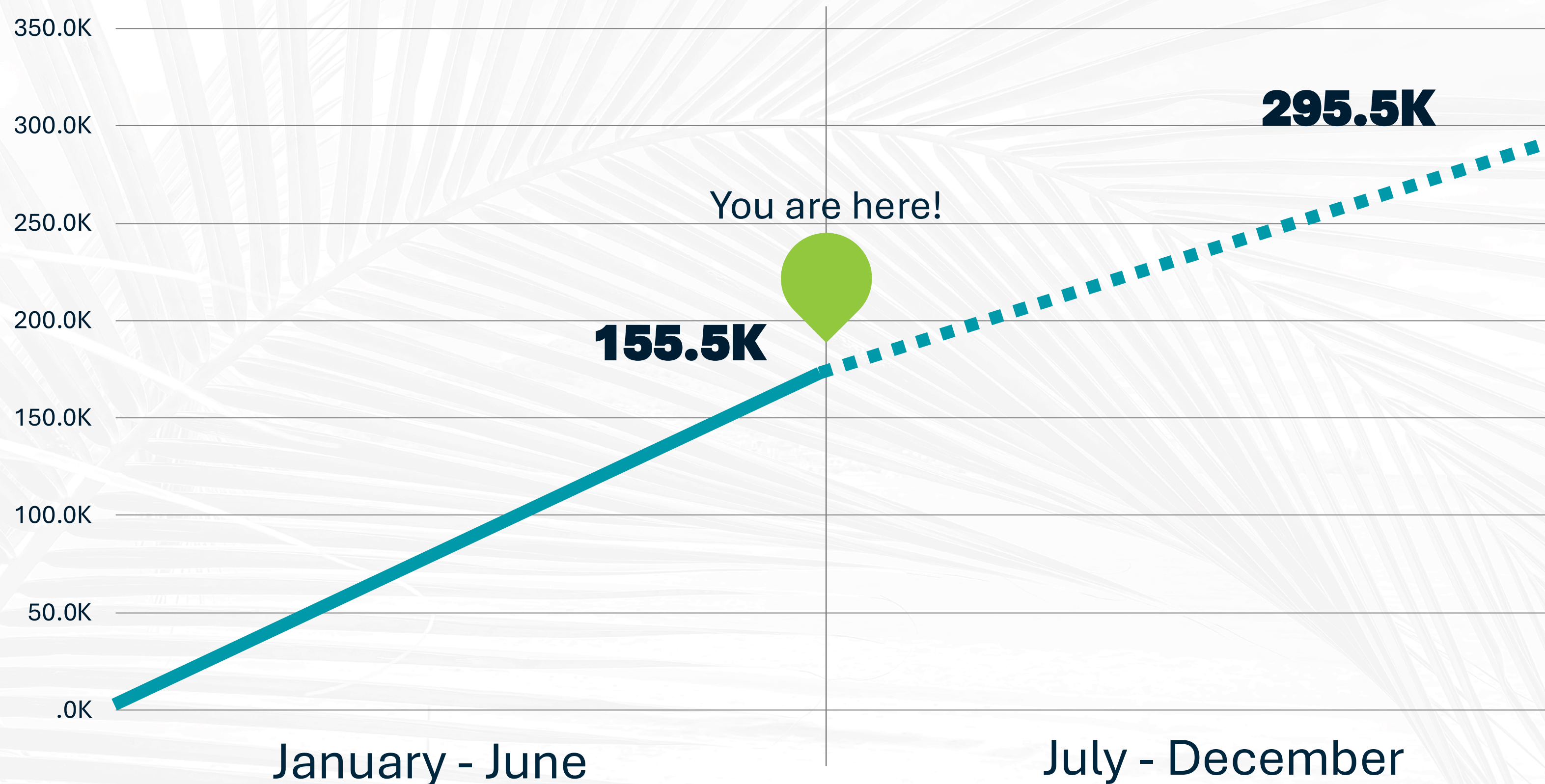
PREMIUM FORECAST | COMMERCIAL PROPERTY

Actual vs. Projected Volume – 2025



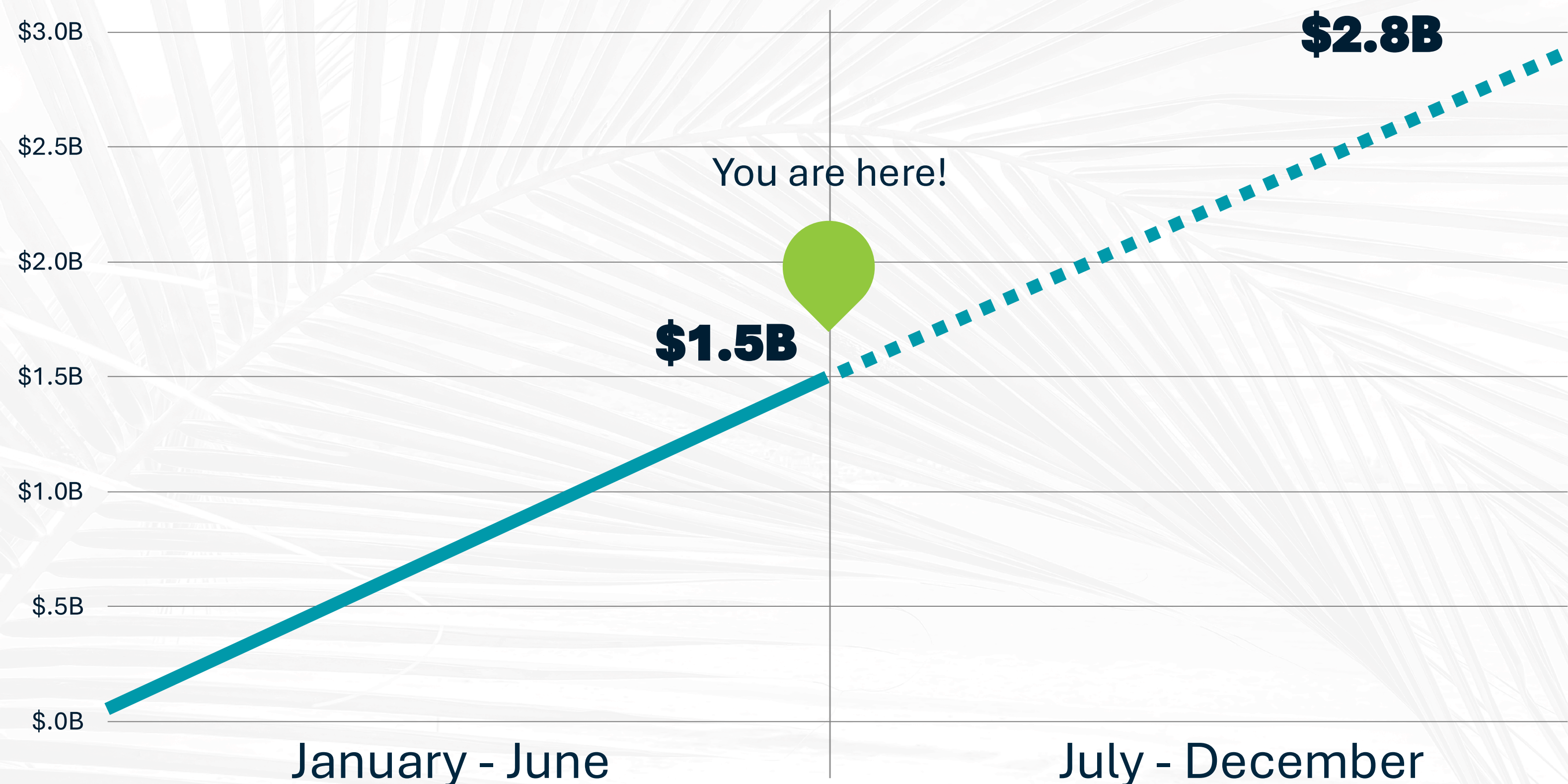
POLICY COUNT FORECAST | COMMERCIAL PROPERTY

Actual vs. Projected Volume – 2025



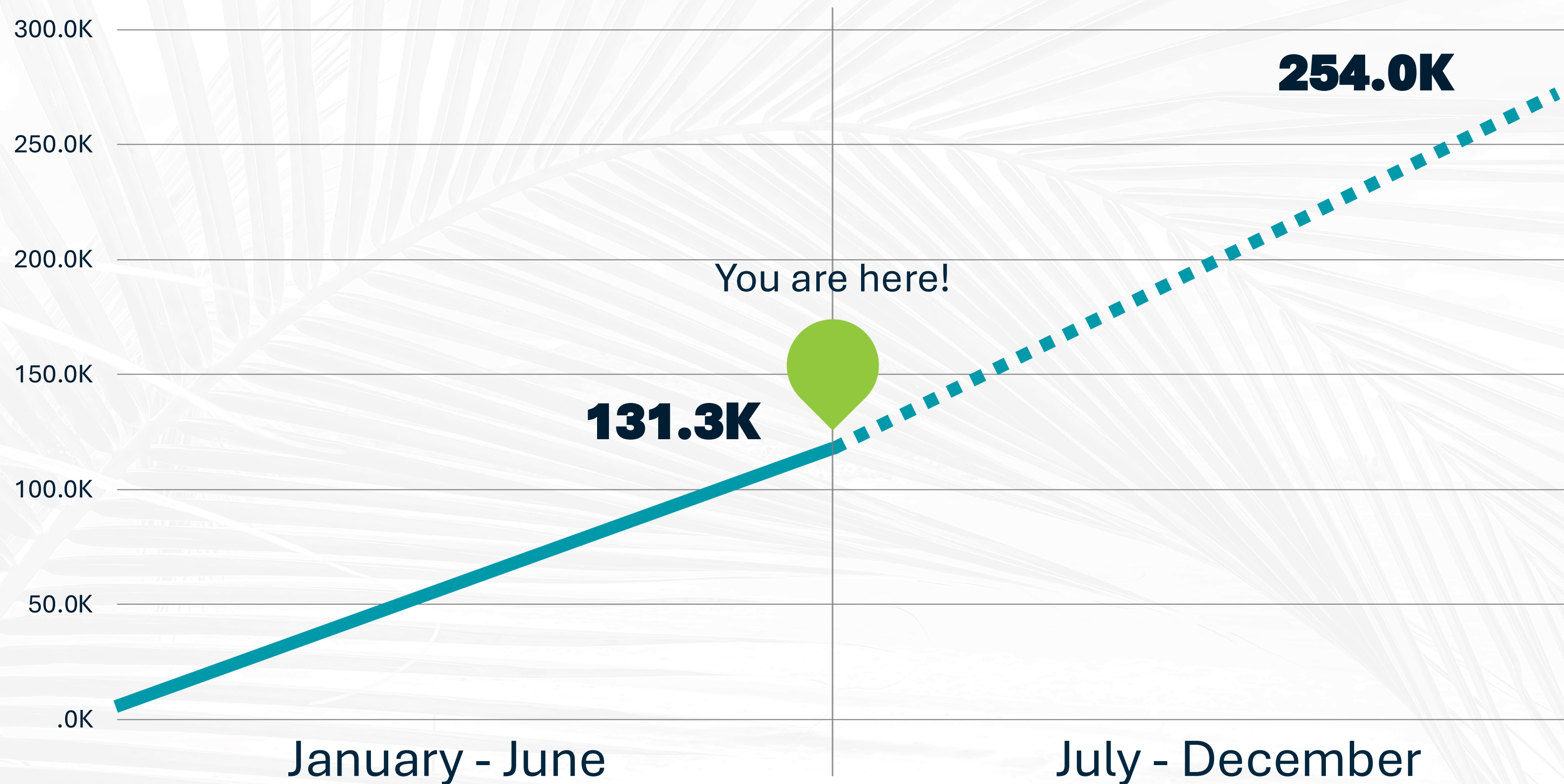
PREMIUM FORECAST | COMMERCIAL GENERAL LIABILITY

Actual vs. Projected Volume – 2025



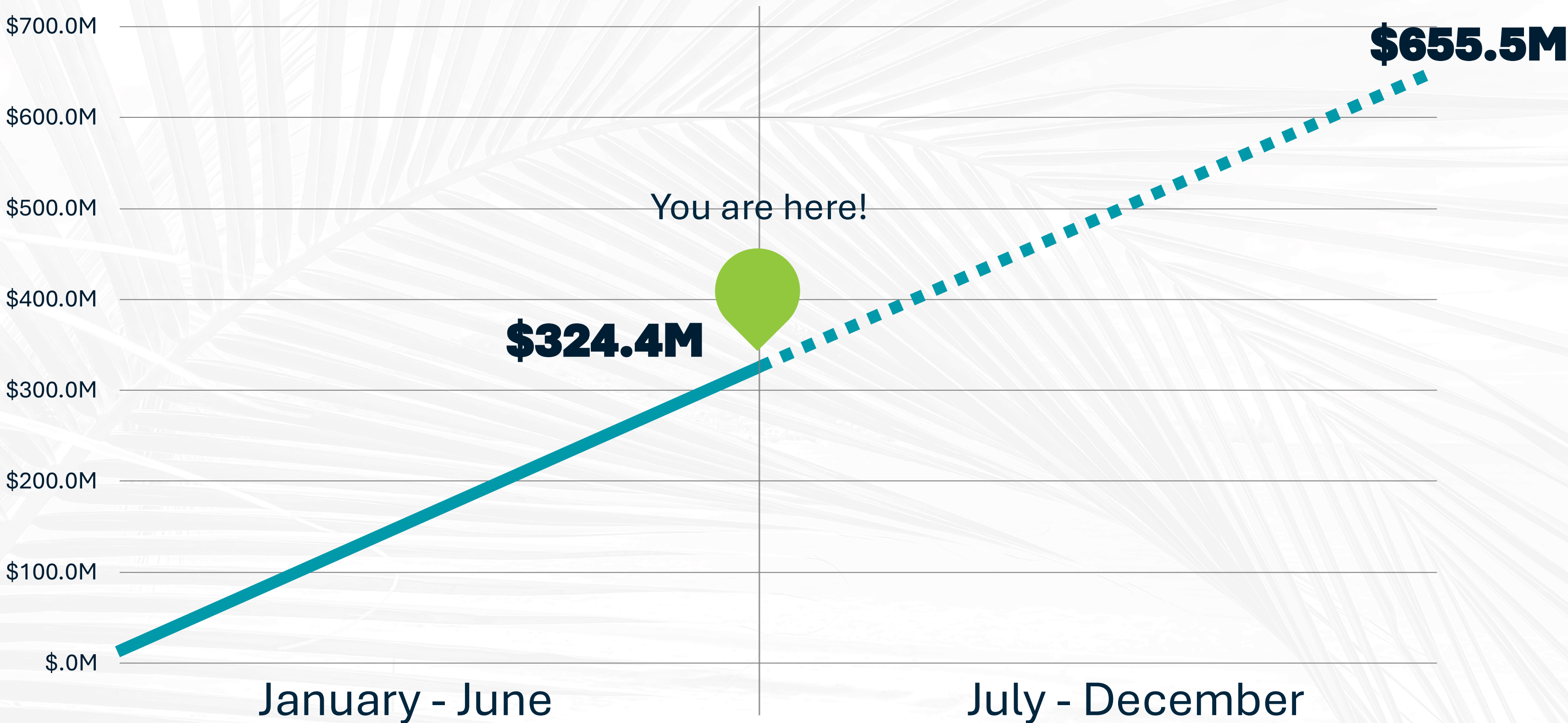
POLICY COUNT FORECAST | COMMERCIAL GENERAL LIABILITY

Actual vs. Projected Volume – 2025



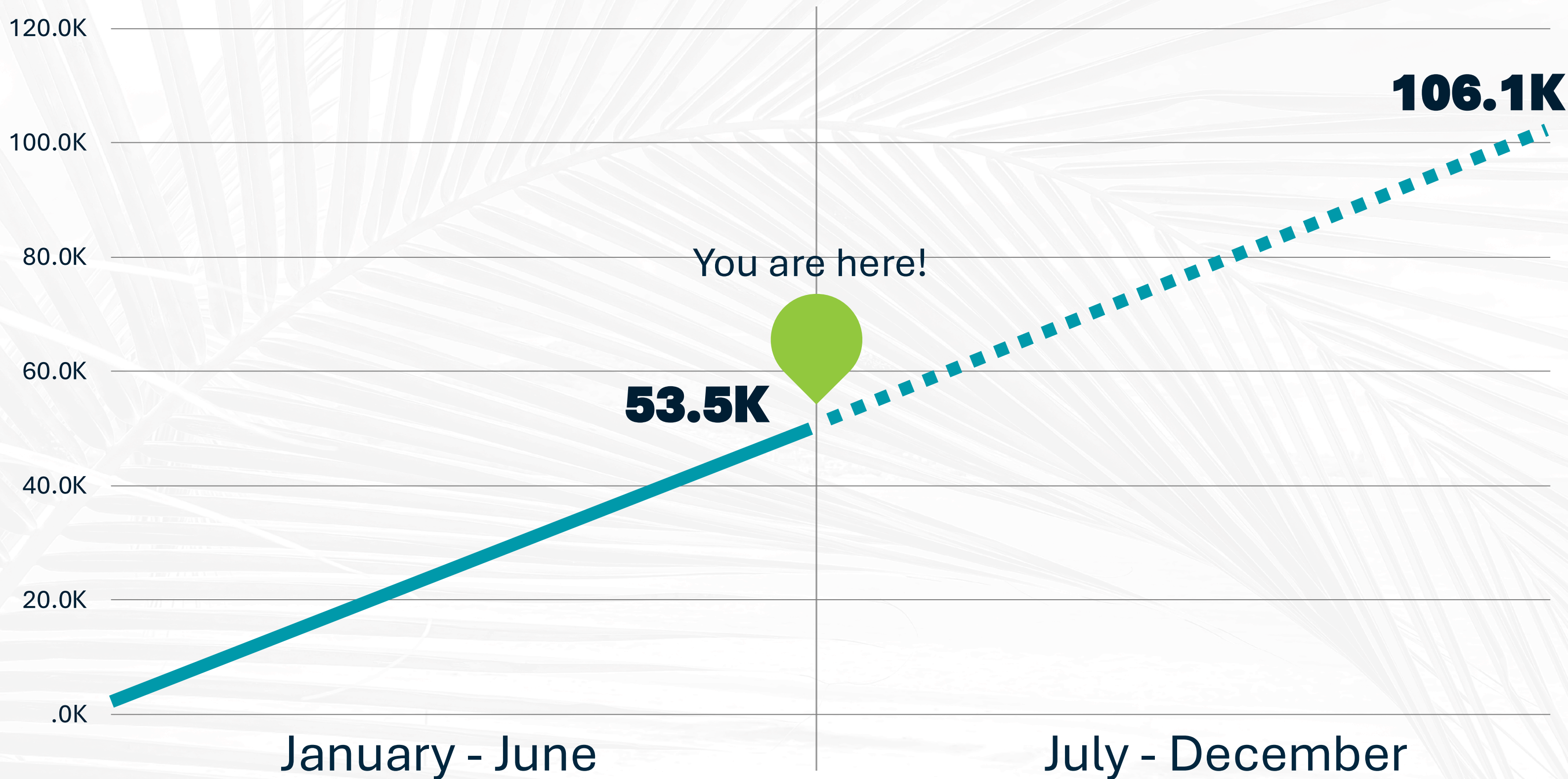
PREMIUM FORECAST | HOMEOWNERS – HO-3

Actual vs. Projected Volume – 2025



POLICY COUNT FORECAST | HOMEOWNERS – HO-3

Actual vs. Projected Volume – 2025



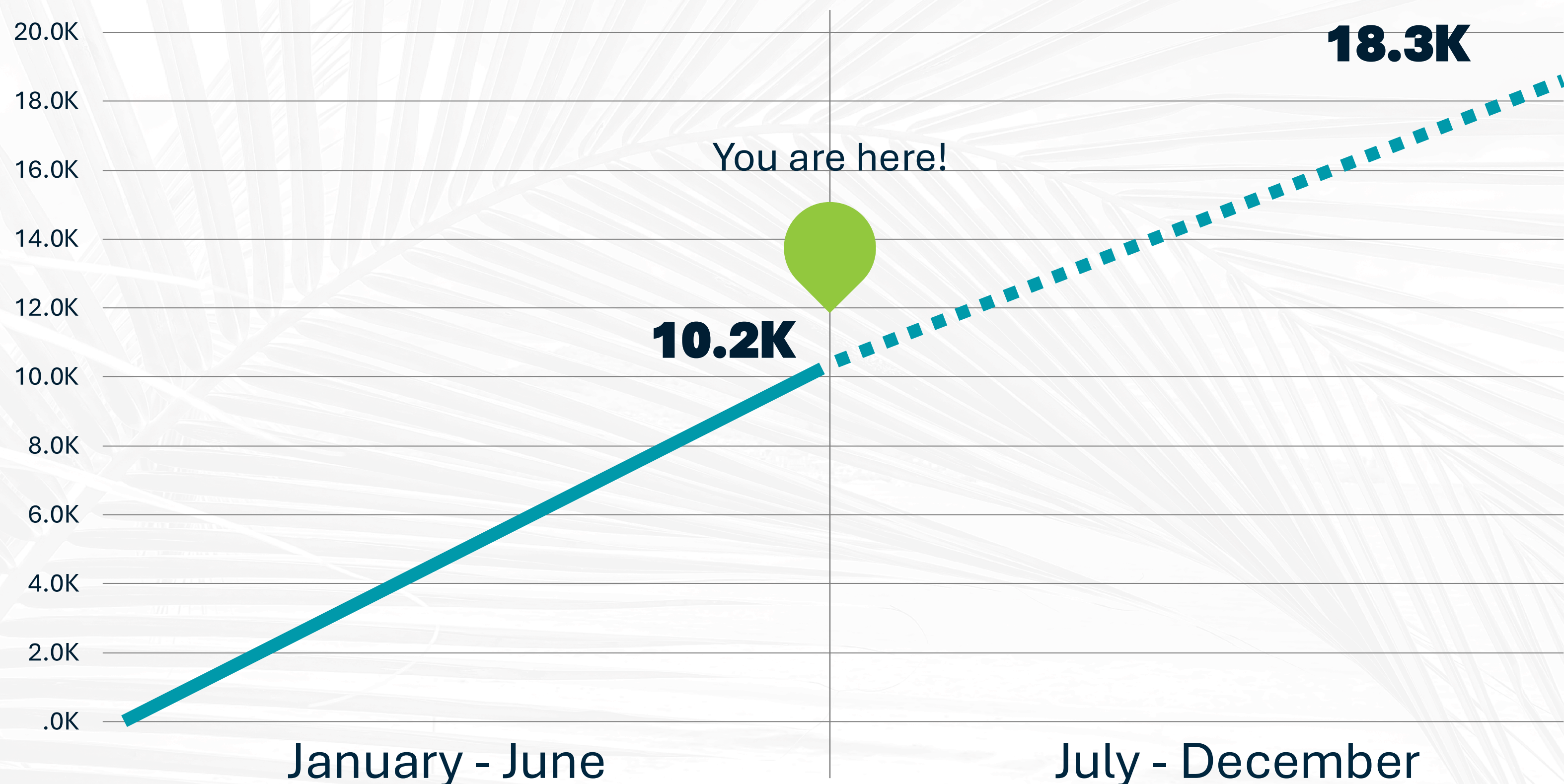
PREMIUM FORECAST | WINDSTORM AND/OR HAIL

Actual vs. Projected Volume – 2025



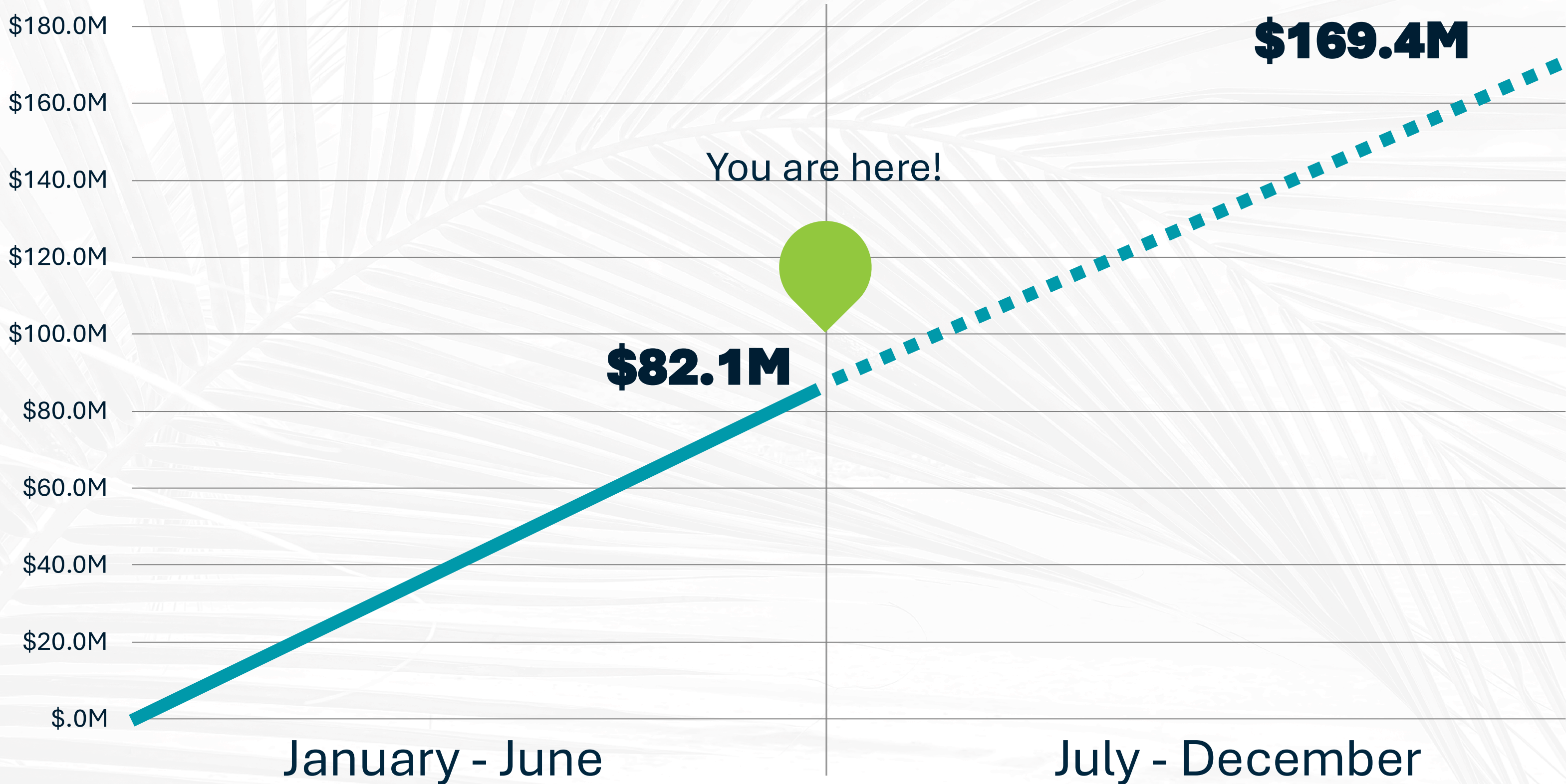
POLICY COUNT FORECAST | WINDSTORM AND/OR HAIL

Actual vs. Projected Volume – 2025



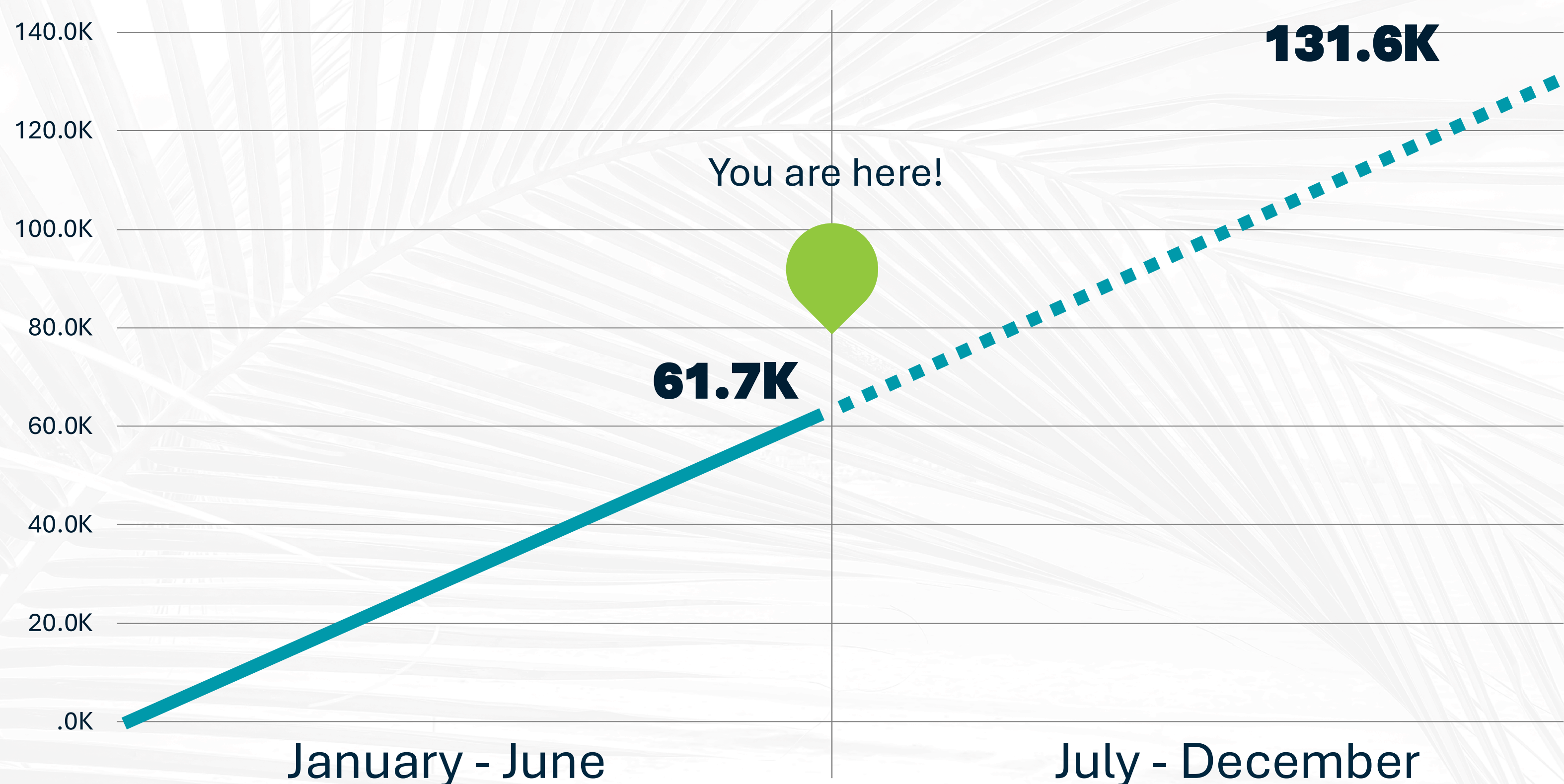
PREMIUM FORECAST | FLOOD - PERSONAL

Actual vs. Projected Volume – 2025



POLICY COUNT FORECAST | FLOOD - PERSONAL

Actual vs. Projected Volume – 2025



FROM INSIGHT TO ACTION

2025 Objectives Elevating Education, Compliance & Infrastructure

**ELEVATE
EDUCATION**

**EXPAND
SLIP+**

**ADVANCE
COMPLIANCE**

**UPGRADE
SPACE**

**MODERNIZE
FINANCIAL
SYSTEMS**

**ADVANCE
TECHNOLOGY
& QA**

**DEVELOP
LEADERSHIP**

**ADVANCE
DATA
SECURITY**

OUR PEOPLE | OUR PURPOSE

We accomplish everything we do through our people.



**“I care.
I care a lot.”**

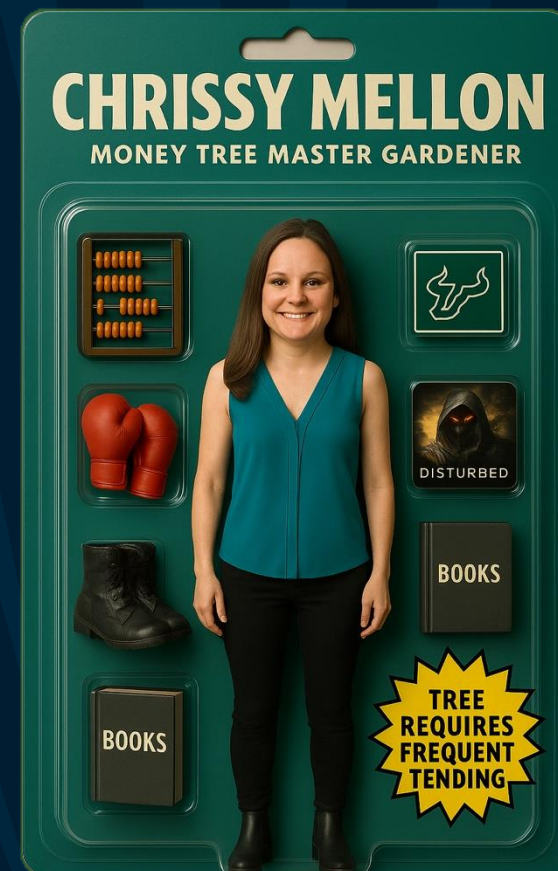
TO OUR HEALTH | TO OUR COMMUNITY | TO EACH OTHER





“It’s happening!”

From Our Team to Yours



**Want more?
Download our 2025
Market Report**

