

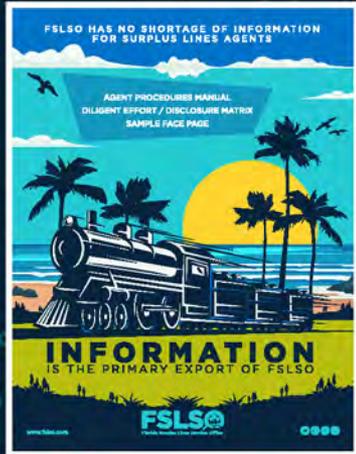
2022 FSLSO ADVERTISING CAMPAIGN



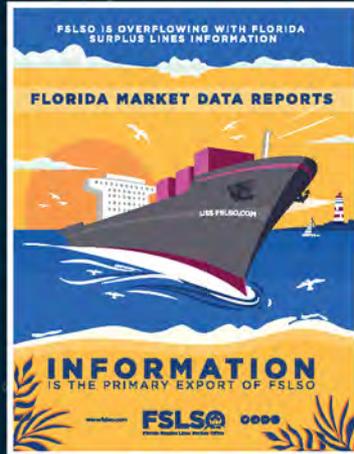
AM Best (digital)
Business Insurance (digital)



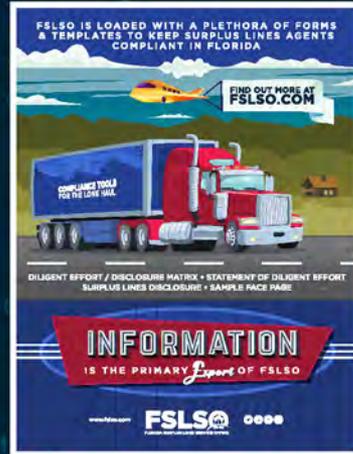
Insurance Journal (digital)
AM Best (digital)



Insurance Journal (print & digital)



Insurance Journal (print)



Insurance Journal (print)



AM Best (digital)
Business Insurance (digital)



AM Best (digital)
Business Insurance (digital)

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GARY D. PULLEN
EXECUTIVE DIRECTOR, FSLSO



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GENERAL INDUSTRY TRENDS

2018 - 2021



Continued
Premium Growth



Premium
Rates Rising



Rising Demand
for Coverage



Increasing
Non-Renewals

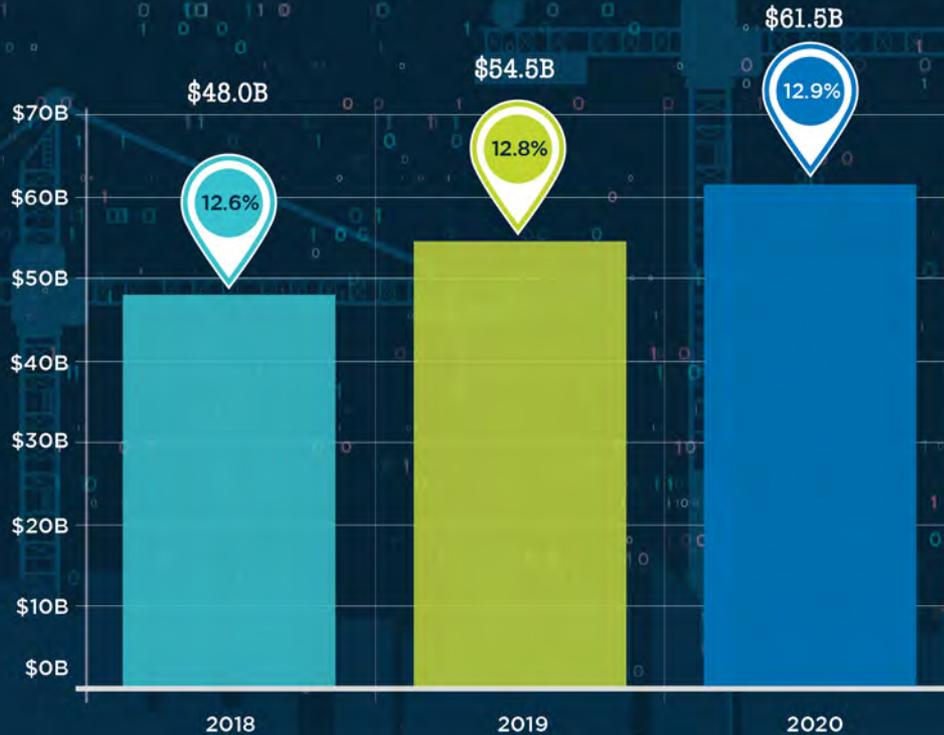


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NATIONAL MARKET STATISTICS

2018 - 2020

TOTAL ANNUAL PREMIUM



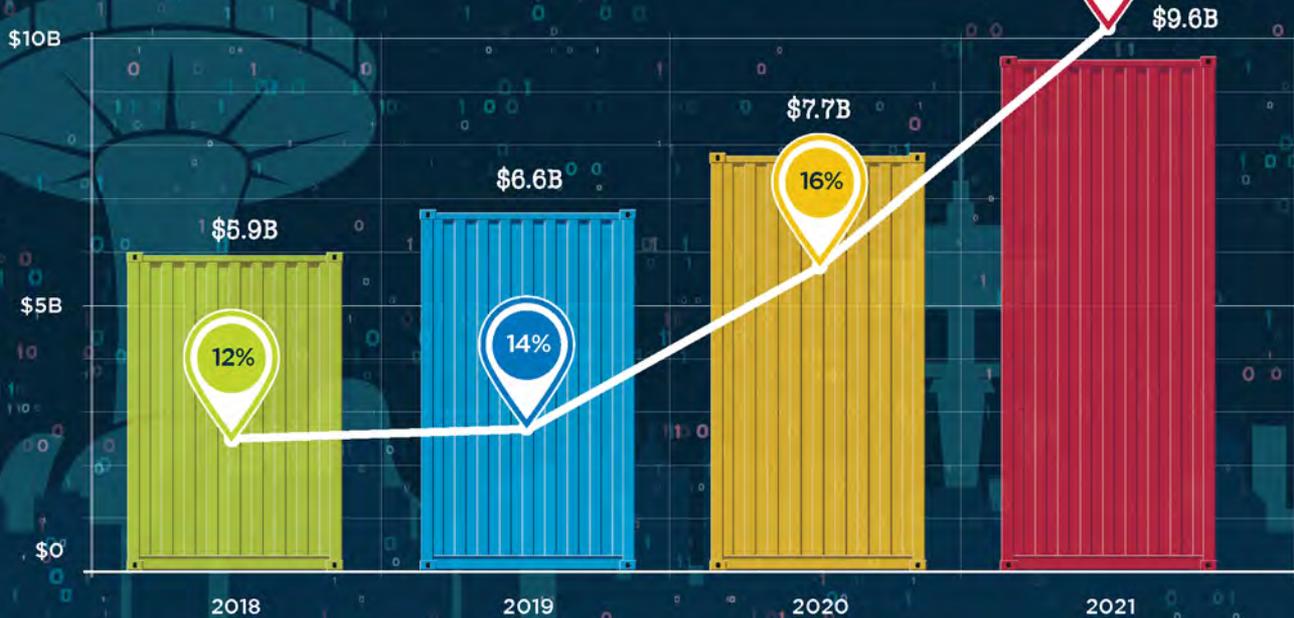
YEAR-OVER-YEAR % CHANGE

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TOTAL FLORIDA PREMIUM

2018 - 2021

TOTAL ANNUAL PREMIUM



TAKE NOTE:
2022 PROJECTED
\$12B - 26%



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YEAR-OVER-YEAR % CHANGE

TOTAL FLORIDA POLICY COUNT

2018 - 2021



TOTAL ANNUAL POLICY COUNT

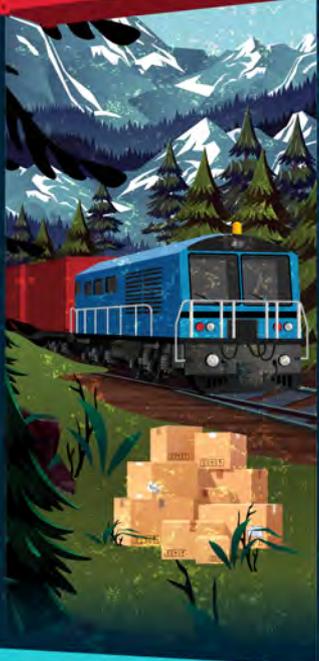


YEAR-OVER-YEAR % CHANGE

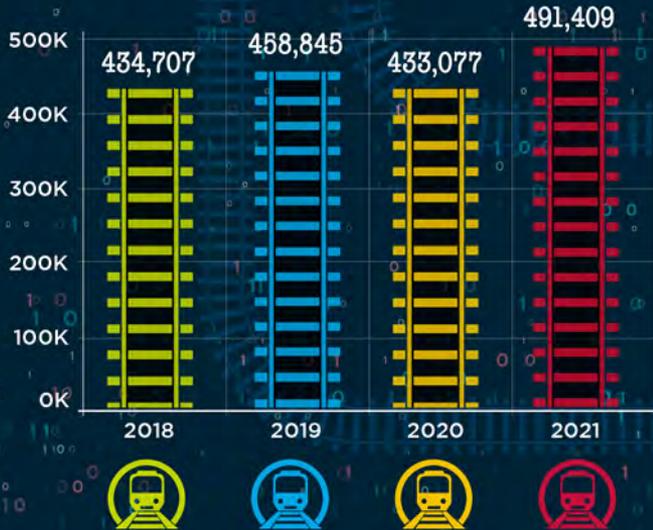
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NEW & RENEWAL POLICIES

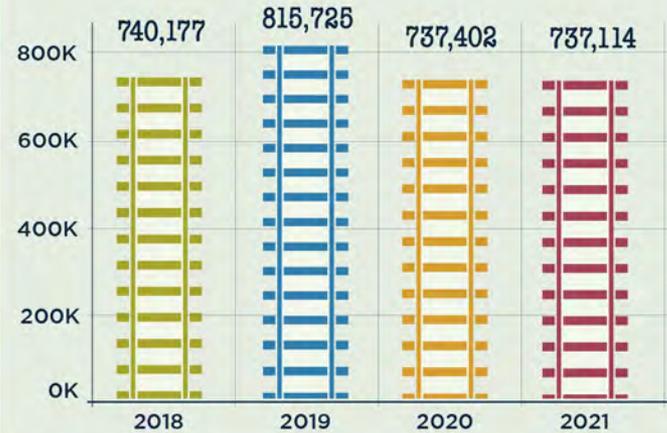
2018 - 2021



NEW POLICY COUNT



RENEWAL POLICY COUNT



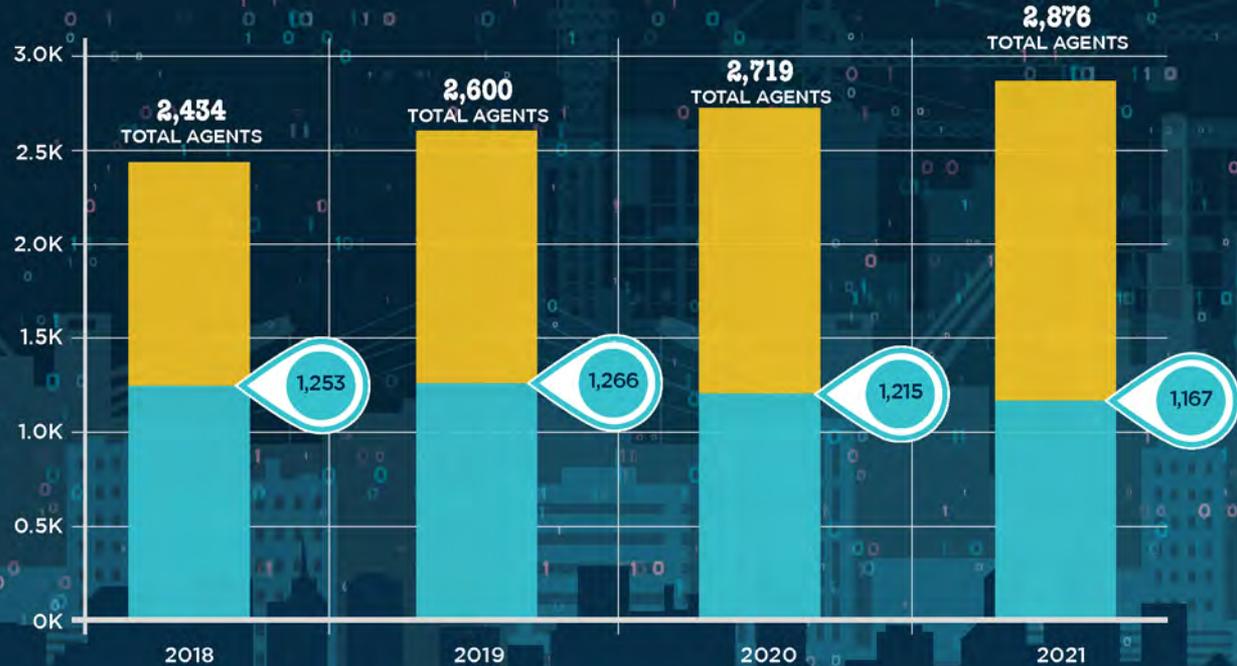
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AGENT DATA

2018 - 2021

TOTAL AGENTS VS. REPORTING AGENTS

● Total Agents
● Reporting Agents



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NEW INSURER DATA

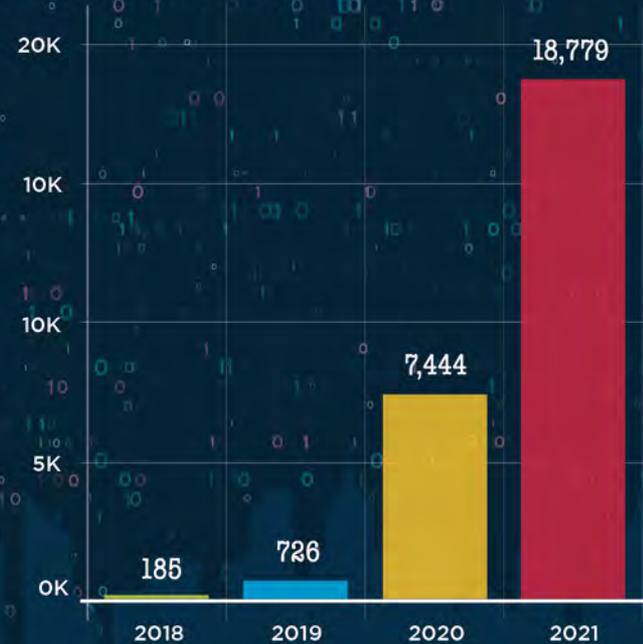
2018 - 2021



NEW INSURER PREMIUM



NEW INSURER POLICY COUNT



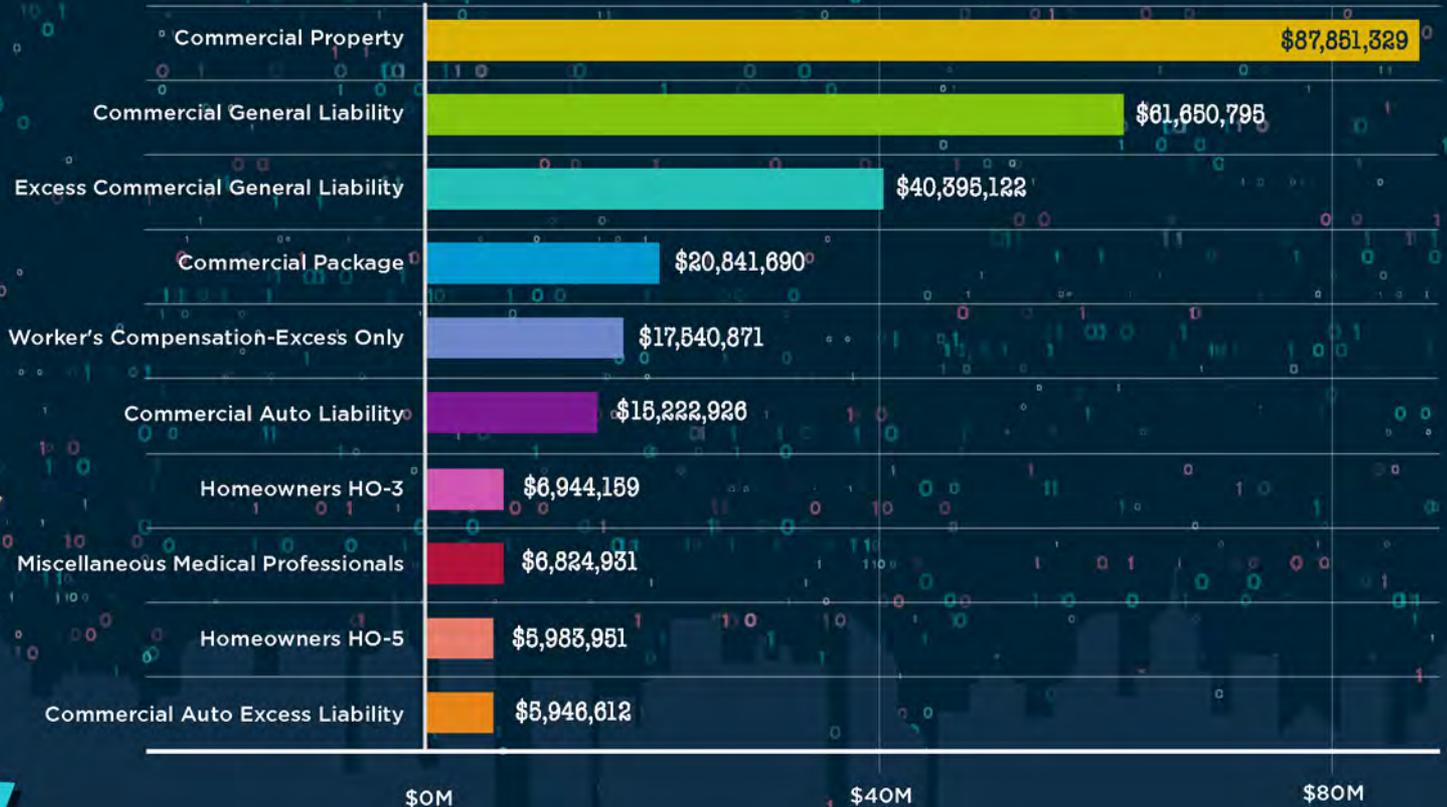
TAKE NOTE:
25 additional insurers
writing business
since 2018.

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NEW INSURER COVERAGES

2018 - 2021

TOP 10 COVERAGES WITH PREMIUM TOTALS



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LIABILITY INSURANCE TRENDS - COMMERCIAL

2018 - 2021



Social Inflation
Higher Awards



Increased
Litigation



Increasing
Medical Costs



Increasing
Litigation Costs

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COMMERCIAL GENERAL LIABILITY

2018 - 2021



TAKE NOTE:
 Number of nuclear verdicts (\$10M+) have nearly doubled over the past 10 years. (ATRI)

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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EXCESS COMMERCIAL GENERAL LIABILITY—2018 - 2021



TAKE NOTE:
Gallagher reports median verdict for top 50 excess liability claims doubled in the past 4 years.

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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CYBER LIABILITY

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



TAKE NOTE:
U.S. Department of Homeland Security warns that "killware" is the next big cyber threat. "KILLWEAR" is deployed with the intention to cause physical harm or even death by attacking systems such as traffic signals & flight controls.

AVERAGE PREMIUM



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COMMERCIAL AUTO LIABILITY

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



TAKE NOTE:
American Trucking Association reports a driver shortage of more than 80,000 positions. This shortage results in hiring drivers with less experience increasing the likelihood of accidents.

AVERAGE PREMIUM



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PROPERTY INSURANCE TRENDS

2018 - 2021



Non-Renewal
of Risks



Rising
Premiums



Rampant
Fraud



Excessive
Attorney Fees



Capacity
Issues



Increased
Litigation

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COMMERCIAL PROPERTY

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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COMMERCIAL PACKAGE

2018 - 2021



TAKE NOTE:
Surplus lines represents
17% of the total
Florida P&C premium
volume. (FHCA)

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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WINDSTORM/HAIL COVERAGE

2018 - 2021



TAKE NOTE:
National Weather Service reported U.S. has experienced 10 significant thunderstorm outbreaks each of the past three years.

PREMIUM TOTALS



POLICY TOTALS



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FLOOD - COMMERCIAL

2018 - 2021



PREMIUM TOTALS

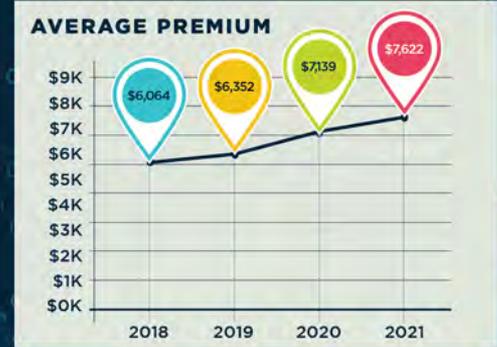


POLICY TOTALS



TAKE NOTE:
NOAA data showing record-breaking high-tide flooding caused by sea-level rise over the past year and is expected to continue.

AVERAGE PREMIUM



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EXCESS FLOOD - COMMERCIAL

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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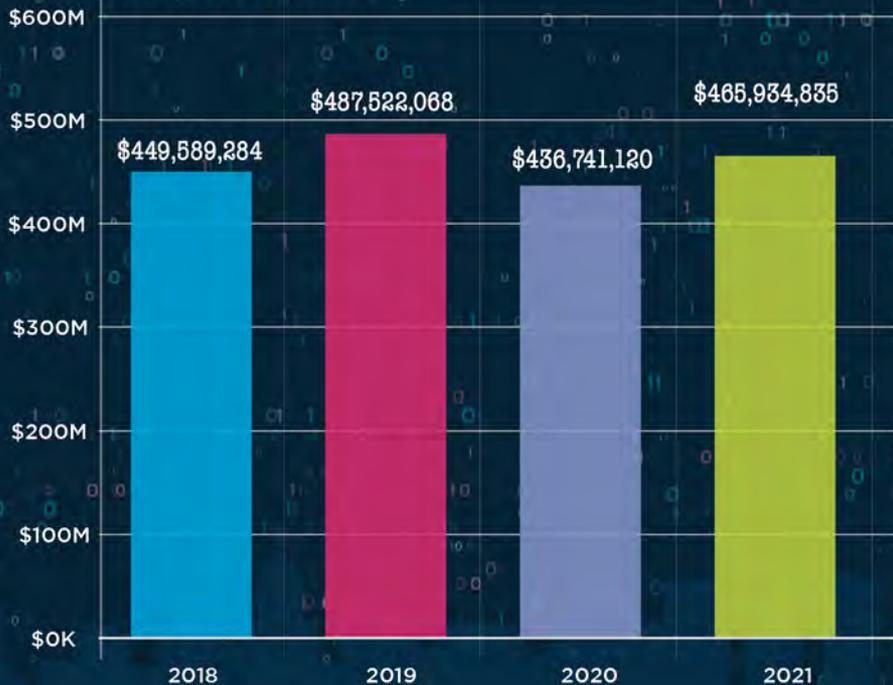
HOMEOWNERS - HO-3

2018 - 2021



TAKE NOTE:
In 2019 Florida accounted for 9% of the U.S. homeowners' claims, but over 76% of all homeowners' litigation.

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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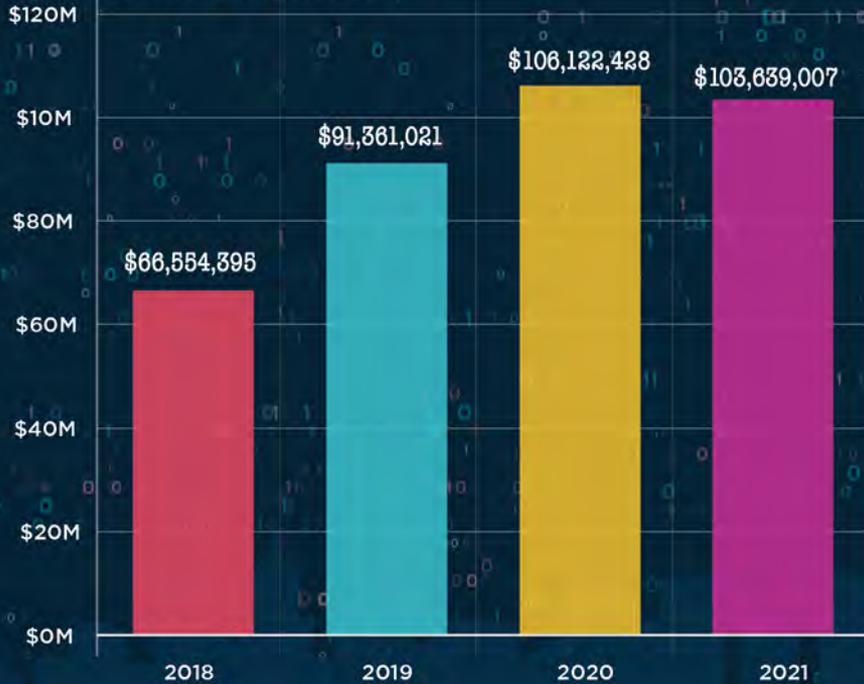
HOMEOWNERS - HO-5

2018 - 2021



TAKE NOTE:
NOAA forecasts 14-20 named storms, 6-10 hurricanes, and 3-5 major hurricanes during Atlantic hurricane season.

PREMIUM TOTALS



POLICY TOTALS



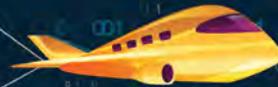
AVERAGE PREMIUM



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CONDO UNIT OWNERS - HO-6

2018 - 2021



TAKE NOTE:
 The Atlantic hurricane season runs from June 1 to November 30. The peak of the season occurs between mid-August and late October.

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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FLOOD - PERSONAL

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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EXCESS FLOOD - PERSONAL

2018 - 2021



TAKE NOTE:
Surplus Lines insurers wrote \$91 million in residential flood insurance premiums in 2021.

PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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WINDSTORM - RESIDENTIAL

2018 - 2021



PREMIUM TOTALS



POLICY TOTALS



AVERAGE PREMIUM



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BUMPS *in-the-Road*

Data and figures included in this presentation are based on data submissions received from surplus lines agents and non-admitted insurers. The data provided is for informational purposes only and should not be used to extrapolate or draw conclusions about the Florida surplus lines market. The information in this presentation are aggregate totals. The data may change, and variances may exist.

GARY D. PULLEN
EXECUTIVE DIRECTOR, FSLSO