



# 4Q17 REPORT

Florida Surplus Lines Service Office

/ FLORIDA MARKETPLACE ACTIVITY

TOTAL 4Q17 FLORIDA PREMIUM

**\$1.1**  
BILLION

**\$5.25**  
BILLION YTD

4Q17 PREMIUM & POLICY COUNT

	FROM 4Q16	4Q	YTD
Total Premium	↑ 7.7%	\$1,137,845,238	\$5,252,488,688
Policy Count		245,711	1,055,747
Average Cost Per Policy		\$4,631	\$4,975

4Q17 TAXES, FEES & ASSESSMENTS

	4Q	YTD
Taxes	\$52,581,930	\$236,937,199
Fees	\$1,409,666	\$6,904,070
Assessments	\$336,525	\$1,528,445

/ TOP INSURERS BY PREMIUM

4Q17 RANK	INSURER	PREMIUM	PERCENT OF TOTAL PREMIUM	4Q16 RANK
1	LLOYD'S UNDERWRITERS AT LONDON	\$314,855,185	28%	1
2	LEXINGTON INSURANCE COMPANY	\$70,390,019	6%	2
3	SCOTTSDALE INSURANCE COMPANY	\$44,691,646	4%	3
4	EVANSTON INSURANCE COMPANY	\$33,186,439	3%	4
5	INDIAN HARBOR INSURANCE COMPANY	\$29,970,531	3%	10

/ TOP COVERAGES BY PREMIUM

				
<b>COMMERCIAL PROPERTY (1000)</b>	<b>COMMERCIAL GENERAL LIABILITY (5000)</b>	<b>HOMEOWNERS HO-3 (2002)</b>	<b>COMMERCIAL PACKAGE (1005)</b>	<b>EXCESS COMMERCIAL GENERAL LIABILITY (5006)</b>
\$294,049,194	\$197,319,175	\$78,782,117	\$75,873,292	\$71,439,712
25,738 POLICIES	44,230 POLICIES	33,112 POLICIES	18,950 POLICIES	2,775 POLICIES



**/ EDUCATION**

60-HOUR PRE-LICENSING COURSE

**14** NEW ENROLLEES | **16** COMPLETE



STUDY MANUALS

**65** TOTAL | 49 Hard Copy | 16 E-Book

**/ PRODUCT & BUSINESS DEVELOPMENT**

**/ ANALYTICS : RESIDENTIAL COVERAGES IN EFFECT DURING HURRICANE IRMA**

**FEATURED PRODUCTS & SERVICES**

**FLSO GO**  
95 downloads in 4Q17

**FLORIDA MARKET DATA**  
1,584 page views in 4Q17

**DILIGENT EFFORT/DISCLOSURE MATRIX**  
729 page views in 4Q17

**AGENT PROCEDURES MANUAL**  
2,558 page views in 4Q17

**FLSO TAX ESTIMATOR**  
Website - 68,841 | Mobile App - 586  
SLIP - 37,587 | Web Service - 7,611

**SLIP CORPORATE ACCOUNTS**  
Report for multiple agents through one SLIP account  
Released January 2018

**/ OUTREACH**

WEBSITE - TOP 5 PAGE VIEWS

- Tax Estimator
- Diligent Effort
- Agent Procedures Manual
- Florida Market Data
- Tax/Fee/Assessment Table



**TOTAL WEBSITE HITS --- 87,866**

**ELECTRONIC COMMUNICATIONS**

- 55 New Agent Packets
- 8 Reminders
- 4 E-News



**TOTAL COMMUNICATIONS --- 67**

**CUSTOMER OUTREACH**

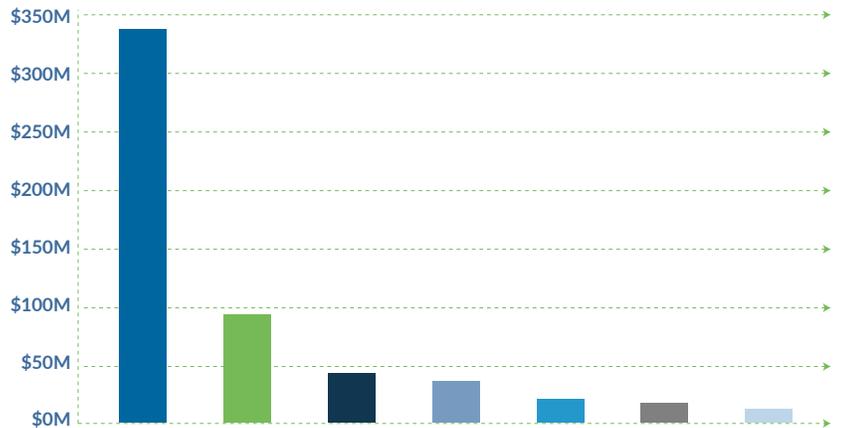
- October 2017 --- Attended the Surplus Lines Law Group
- November 2017 --- Meeting with Lockton Representatives

**COMMUNITY OUTREACH**

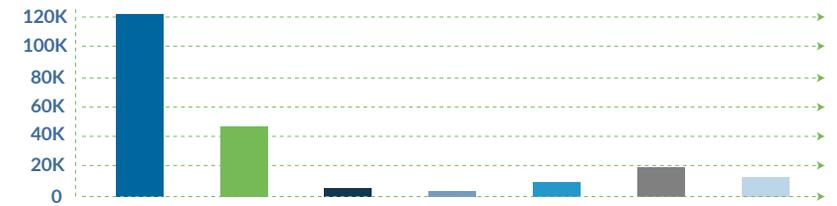
- Kids Incorporated of the Big Bend Christmas Outreach
- Pink Ribbon Sponsor for Tallahassee Memorial Healthcare for a Cure



**PREMIUM**



**POLICY COUNT**



**/ DATA ANALYSIS**

- All Florida counties reported claims following Hurricane Irma
- Exposures for all of the coverages listed above increased from 2016 to 2017, except Excess Flood - Residential which decreased slightly
- Homeowners (HO-3) increased nearly 25%, which translates to a \$70.6M increase in premium for HO-3 coverages

- Homeowners-HO-3
- Dwelling Property
- Windstorm-Residential
- Homeowners-HO-5
- Excess Flood
- Flood - Residential
- Mobile Homeowners

Premiums shown reflect all transactions effective prior to September 11, 2017 and not expired before October 1, 2017. Policy counts reflect all new and renewal policies effective prior to September 11, 2017 and not expired before October 1, 2017.