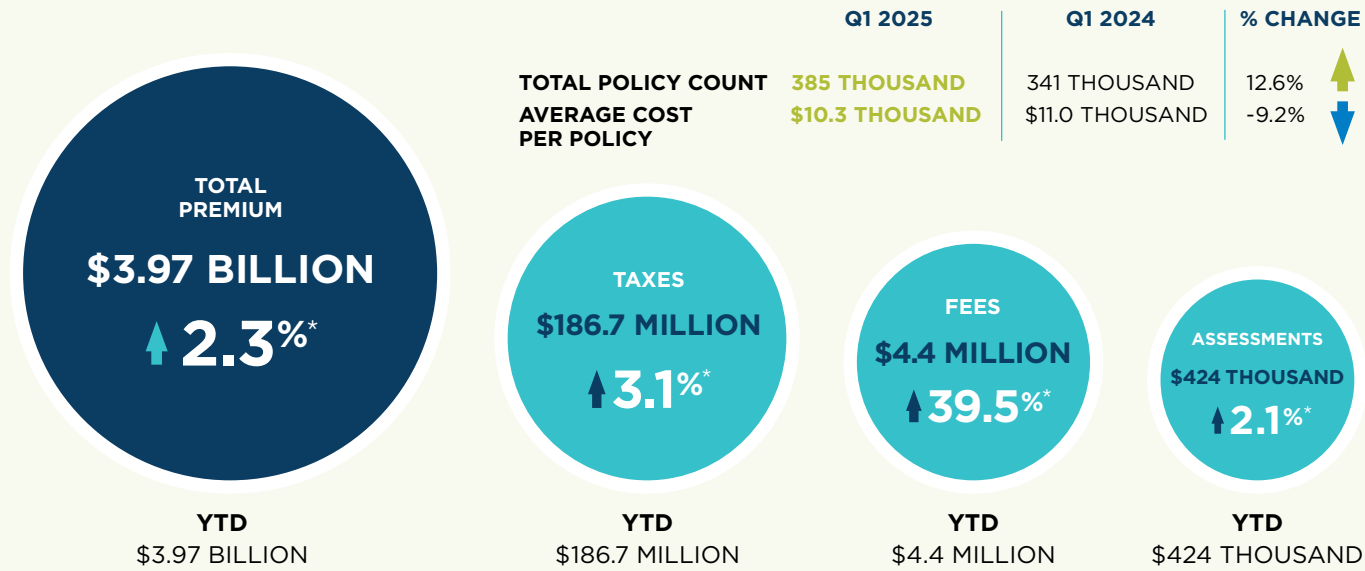


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# 2025 1st Quarter Report



## THE QUARTER BY THE NUMBERS



\*Percentage is YoY percent change based on the same reporting period last year. Data herein is based upon policy transactions submitted between 01/01/25 and 03/31/25 and is current as of 04/08/25. All figures have been rounded to the nearest dollar amount.

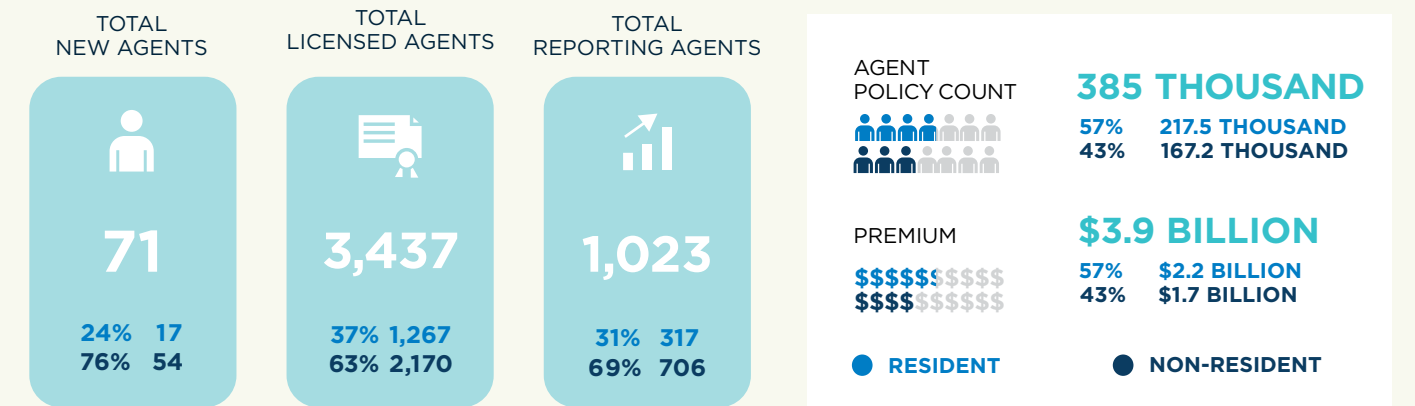
## TOP INSURERS BY PREMIUM

RANK	INSURER	Q1 PREMIUM	Q1 2024 RANK	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S, LONDON	\$654.9 MILLION	1	16.5%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$164.5 MILLION	6	4.1%
3	LEXINGTON INSURANCE COMPANY	\$103.0 MILLION	4	2.6%
4	AXIS SURPLUS INSURANCE COMPANY	\$84.3 MILLION	11	2.1%
5	EVANSTON INSURANCE COMPANY	\$83.1 MILLION	5	2.1%
6	NATIONAL FIRE AND MARINE INSURANCE	\$82.8 MILLION	2	2.1%
7	KINSALE INSURANCE COMPANY	\$77.4 MILLION	8	1.9%
8	WESTCHESTER SURPLUS LINES INSURANCE	\$71.7 MILLION	7	1.8%
9	SCOTTSDALE INSURANCE COMPANY	\$71.2 MILLION	14	1.8%
10	FRONTLINE INSURANCE UNLIMITED COMPANY	\$68.2 MILLION	12	1.7%

## TOP COVERAGES BY PREMIUM

RANK	COVERAGE	Q1 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$1.33 BILLION	65,960	33.5%
2	COMMERCIAL GENERAL LIABILITY	\$713.5 MILLION	61,554	17.9%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$332.3 MILLION	9,382	8.4%
4	COMMERCIAL PACKAGE	\$202.3 MILLION	23,523	5.1%
5	HOMEOWNERS - HO-3	\$129.9 MILLION	20,728	3.3%
6	MISCELLANEOUS E&O LIABILITY	\$101.8 MILLION	5,605	2.6%
7	BUILDERS RISK - COMMERCIAL	\$96.7 MILLION	1,652	2.4%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$80.8 MILLION	4,243	2.0%
9	CYBER LIABILITY	\$72.1 MILLION	7,059	1.8%
10	COMMERCIAL UMBRELLA LIABILITY	\$54.4 MILLION	2,160	1.4%

## AGENT ACTIVITY



PREMIUM RECONCILIATION	PRODUCTION LEDGER REVIEW
15,324 YTD: 15,324	22,031 YTD: 22,031
443 YTD: 443	279 YTD: 279
\$64 MILLION YTD: \$64 MILLION	\$9.8 MILLION YTD: \$9.8 MILLION
\$2.6 MILLION YTD: \$2.6 MILLION	\$407 THOUSAND YTD: \$407 THOUSAND

## COMPLIANCE REVIEW

COMPLIANCE REVIEWS	96
	YTD: 96
INDUSTRY GRADE	98%
	YTD: 98%
REGULATORY GRADE	98%
	YTD: 98%
FINANCIAL GRADE	98%
	YTD: 98%
DATA	98%
	YTD: 98%

## EDUCATION

CE COURSES	DATE	HOURS
FISCE 4-HR Law & Ethics	1/22/25	1



## CUSTOMER FORUMS

February	Orlando, FL
March	Jacksonville, FL

## STUDY MANUALS (NO. SOLD)

E-Books	24	YTD: 24
Hard Copy	45	YTD: 45
TOTAL	69	YTD: 69

## ONLINE COURSES

	ENROLLED	COMPLETED
60-Hour Pre-Licensing Course	50	37
	YTD: 50	YTD: 37



## EVENTS

### RMI EVENTS



- Florida State University Insurance Days/Career Fair
- USF RMI Career Mixer and RMI Class Presentation
- FSU Law School Presentation
- FSU RMI Sales Challenge
- FSU Florida Surplus Lines Speaker Series

### COMMUNITY SERVICE EVENTS



- Ice Bowl - Second Harvest of the Big Bend Food Bank
- Picnic for Foster Home Families and Children - Northwest Florida Health Network

### EVENTS ATTENDED



- FLSO Board of Governors' Meeting
- World Captive Forum
- LAAIA Networking Event - Orlando
- Florida Summit with Greenburg Traurig & Guy Carpenter
- WSIA Underwriting Summit
- PIA Legislative Webinar
- PIA of Florida Annual Meeting
- CICA 2025 International Conference
- NCSLA Annual Convention
- Law Group Meeting
- Big I Colorado
- NAIC - Indianapolis

## COMMUNICATIONS AND PRODUCT ENGAGEMENT



TOTAL WEBSITE PAGE VIEWS

**133,268**

	PAGE VIEWS	% OF TOTAL
<b>Top 3 Pages</b>	<b>72,532</b>	<b>54%</b>
- Tax Estimator	45,089	34%
- County/City/Zip Search	19,650	15%
- Agent/Agency Search	7,793	6%

### MEDIA HITS/OUTLETS

4 media hits from various news outlets including:



*Insurance Journal*,  
*Tampa Bay Business Journal*  
and *Risk & Insurance Magazine*

### LINKEDIN POSTS



**34** Posts for Q1  
**4.5%** Average Engagement Rate  
**9,566** Average Impressions per month

## EMAIL

	# DISTRIBUTED	OPEN RATE
The Wire	4	<b>33%</b>
Florida Premium Report	3	<b>58%</b>
FLSO E-Alert	1	<b>25%</b>
The Carrier	1	<b>25%</b>
SLAS	12	<b>37%</b>



## INFORMATION TECHNOLOGY



UPTIME OF FLSO IT RESOURCES

**99.998%**  
YTD: 99.998%

### HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

**285**

YTD: 285

Code Deployments

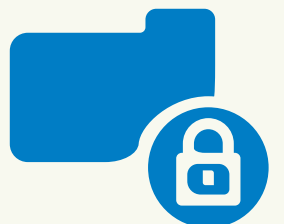
**173**

YTD: 173

CYBERSECURITY METRICS	Q1	YTD
Malicious and Spam Emails Blocked	<b>484,588</b>	484,588
Threats Blocked by Firewall	<b>3,906</b>	3,906
Security Enhancements Made	<b>24</b>	24
Successful Backups	<b>3,003</b>	3,003

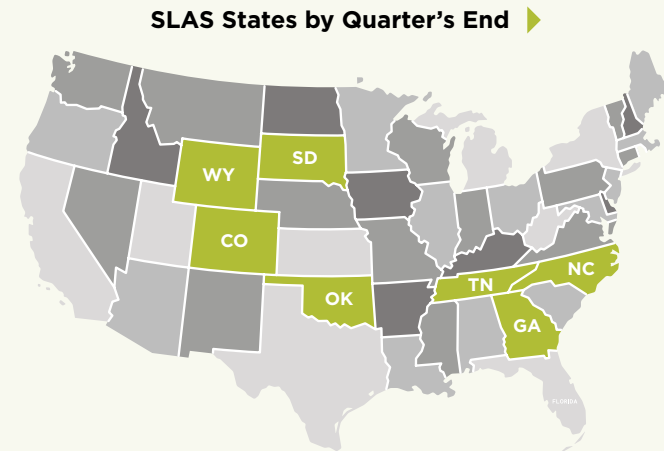
CYBERSECURITY TRAINING	Q1	YTD
FLSO Email Phish-Prone Percentage	<b>0%</b>	0%
Gov Email Phish-Prone Percentage	<b>4.4%</b>	4.4%
Insurance Email Phish-Prone Percentage	<b>3.9%</b>	3.9%
Cybersecurity Education Hours	<b>62</b>	62

AGENT TRANSACTIONS SUBMITTED	Q1	YTD
Transactions Submitted via SLIP Batch	<b>152,495</b>	152,495
Transactions Submitted via Batch API	<b>253,887</b>	253,887
Transactions Submitted via Batch CSV	<b>37,036</b>	37,036
Transactions Submitted via SLIP	<b>88,845</b>	88,845



## SURPLUS LINES AUTOMATION SUITE

STATE	Q1 PREMIUM	POLICY COUNT
Colorado	\$429.6 MILLION	22,374
Georgia	\$997.2 MILLION	57,706
North Carolina	\$425.3 MILLION	41,557
Oklahoma	\$266.2 MILLION	20,193
South Dakota	\$51.1 MILLION	3,746
Tennessee	\$442.4 MILLION	31,284
Wyoming	\$39.7 MILLION	3,202



### COLORADO

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$56.6 MILLION	3,293
LEXINGTON INSURANCE COMPANY	\$17.7 MILLION	167
EVANSTON INSURANCE COMPANY	\$13.3 MILLION	2,342

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$102.1 MILLION	1,984
EXCESS COMMERCIAL GENERAL LIABILITY	\$80.3 MILLION	1,657
COMMERCIAL GENERAL LIABILITY	\$73.8 MILLION	6,339

### GEORGIA

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$157.6 MILLION	8,519
NATIONAL FIRE & MARINE INSURANCE COMPANY	\$27.9 MILLION	309
STARR SURPLUS LINES INSURANCE COMPANY	\$25.0 MILLION	83

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$223.3 MILLION	3,900
EXCESS COMMERCIAL GENERAL LIABILITY	\$193.5 MILLION	3,279
COMMERCIAL GENERAL LIABILITY	\$125.1 MILLION	12,583

### NORTH CAROLINA

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$76.2 MILLION	8,724
EVANSTON INSURANCE COMPANY	\$11.5 MILLION	1,579
NATIONAL FIRE & MARINE INSURANCE COMPANY	\$10.9 MILLION	327

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$87.7 MILLION	3,596
EXCESS COMMERCIAL GENERAL LIABILITY	\$59.2 MILLION	1,662
COMMERCIAL GENERAL LIABILITY	\$46.5 MILLION	8,757

### OKLAHOMA

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$33.2 MILLION	2,877
STARR SURPLUS LINES INSURANCE COMPANY	\$9.1 MILLION	66
LANDMARK AMERICAN INSURANCE COMPANY	\$8.2 MILLION	77

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$91.0 MILLION	2,485
EXCESS COMMERCIAL GENERAL LIABILITY	\$41.6 MILLION	875
COMMERCIAL GENERAL LIABILITY	\$31.1 MILLION	5,279

### SOUTH DAKOTA

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$14.1 MILLION	854
STARSTONE SPECIALTY INSURANCE COMPANY	\$1.7 MILLION	27
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$1.6 MILLION	40

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$18.1 MILLION	345
EXCESS COMMERCIAL GENERAL LIABILITY	\$7.0 MILLION	151
COMMERCIAL PACKAGE	\$6.6 MILLION	610

### TENNESSEE

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$69.8 MILLION	6,264
TRAVELERS EXCESS AND SURPLUS LINES COMPANY	\$20.7 MILLION	57
EVANSTON INSURANCE COMPANY	\$15.7 MILLION	1,198

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$92.4 MILLION	4,892
EXCESS COMMERCIAL GENERAL LIABILITY	\$67.4 MILLION	1,352
COMMERCIAL GENERAL LIABILITY	\$60.8 MILLION	8,288

### WYOMING

TOP 3 INSURERS	Q1 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$5.3 MILLION	606
CHUBB CUSTOM INSURANCE COMPANY	\$2.3 MILLION	22
SCOTTSDALE INSURANCE COMPANY	\$2.2 MILLION	350

TOP 3 COVERAGE	Q1 PREMIUM	POLICY COUNT
COMMERCIAL GENERAL LIABILITY	\$6.1 MILLION	851
EXCESS COMMERCIAL GENERAL LIABILITY	\$5.5 MILLION	230
COMMERCIAL PROPERTY	\$4.0 MILLION	202



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