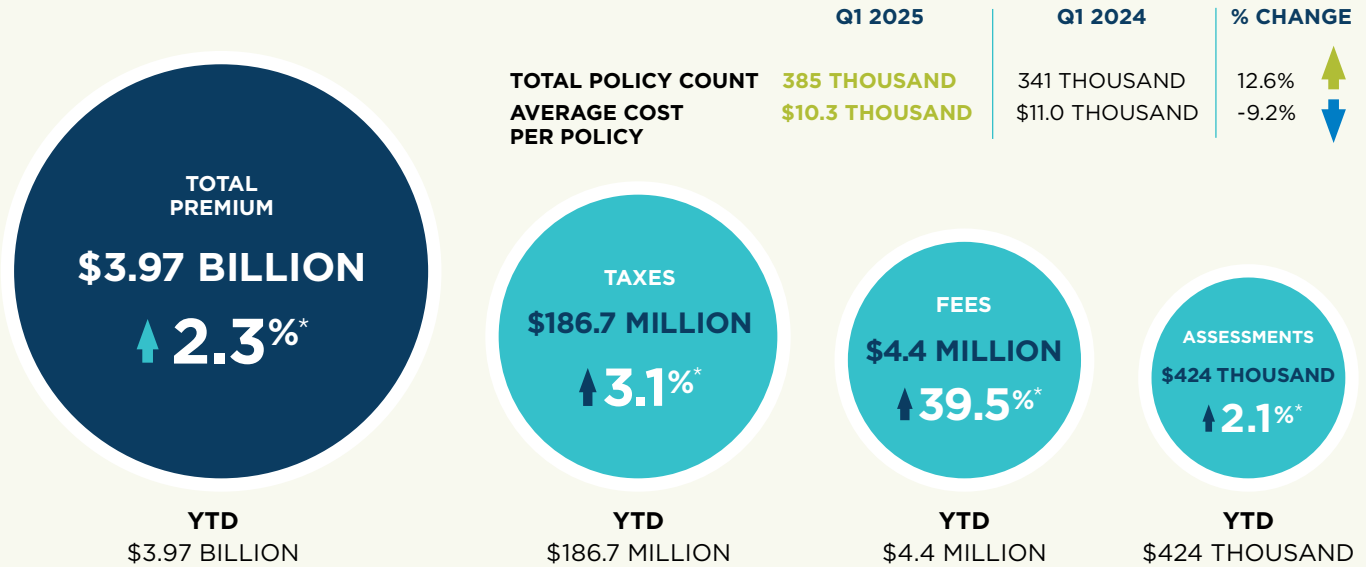

2025 1st Quarter Report



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

<p>TOTAL NEW AGENTS</p>  <p>71</p> <p>24% 17 76% 54</p>	<p>TOTAL LICENSED AGENTS</p>  <p>3,437</p> <p>37% 1,267 63% 2,170</p>	<p>TOTAL REPORTING AGENTS</p>  <p>1,023</p> <p>31% 317 69% 706</p>	<p>AGENT POLICY COUNT</p>  <p>385 THOUSAND</p> <p>57% 217.5 THOUSAND 43% 167.2 THOUSAND</p> <p>PREMIUM</p>  <p>\$3.9 BILLION</p> <p>57% \$2.2 BILLION 43% \$1.7 BILLION</p> <p>● RESIDENT ● NON-RESIDENT</p>
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PREMIUM RECONCILIATION		PRODUCTION LEDGER REVIEW	
15,324 YTD: 15,324	Manually Reconciled Transactions	22,031 YTD: 22,031	
443 YTD: 443	Number of Unfiled Transactions	279 YTD: 279	
\$64 MILLION YTD: \$64 MILLION	Unfiled Premium	\$9.8 MILLION YTD: \$9.8 MILLION	
\$2.6 MILLION YTD: \$2.6 MILLION	Taxes, service fees, assessments, and penalties recovered	\$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 March	Orlando, FL Jacksonville, FL

STUDY MANUALS (NO. SOLD)

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

ONLINE COURSES

	60-Hour Pre-Licensing Course	ENROLLED	COMPLETED
		50 YTD: 50	37 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
Top 3 Pages	72,532	54%
- 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	33%
Florida Premium Report	3	58%
FSLSO E-Alert	1	25%
The Carrier	1	25%
SLAS	12	37%



INFORMATION TECHNOLOGY



UPTIME OF FSLSO
IT RESOURCES

99.998%

YTD: 99.998%

HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

285

YTD: 285

Code Deployments

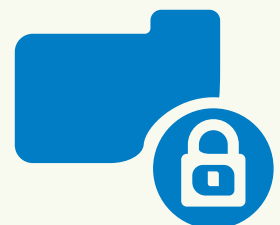
173

YTD: 173








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

CYBERSECURITY TRAINING	Q1	YTD
FSLSO Email Phish-Prone Percentage	0%	0%
Gov Email Phish-Prone Percentage	4.4%	4.4%
Insurance Email Phish-Prone Percentage	3.9%	3.9%
Cybersecurity Education Hours	62	62

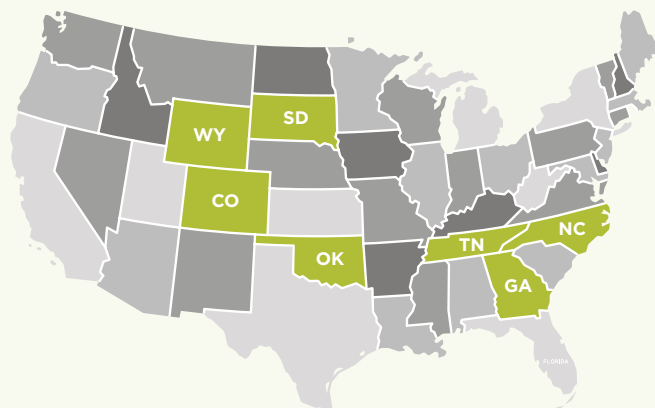
AGENT TRANSACTIONS SUBMITTED	Q1	YTD
Transactions Submitted via SLIP Batch	152,495	152,495
Transactions Submitted via Batch API	253,887	253,887
Transactions Submitted via Batch CSV	37,036	37,036
Transactions Submitted via SLIP	88,845	88,845



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

SLAS States by Quarter's End ▶



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 COVERAGES

	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 COVERAGES

	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 COVERAGES

	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 COVERAGES

	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 COVERAGES

	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 COVERAGES

	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 COVERAGES

	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



1441 Maclay Commerce Drive
Tallahassee, FL 32312
fslso.com