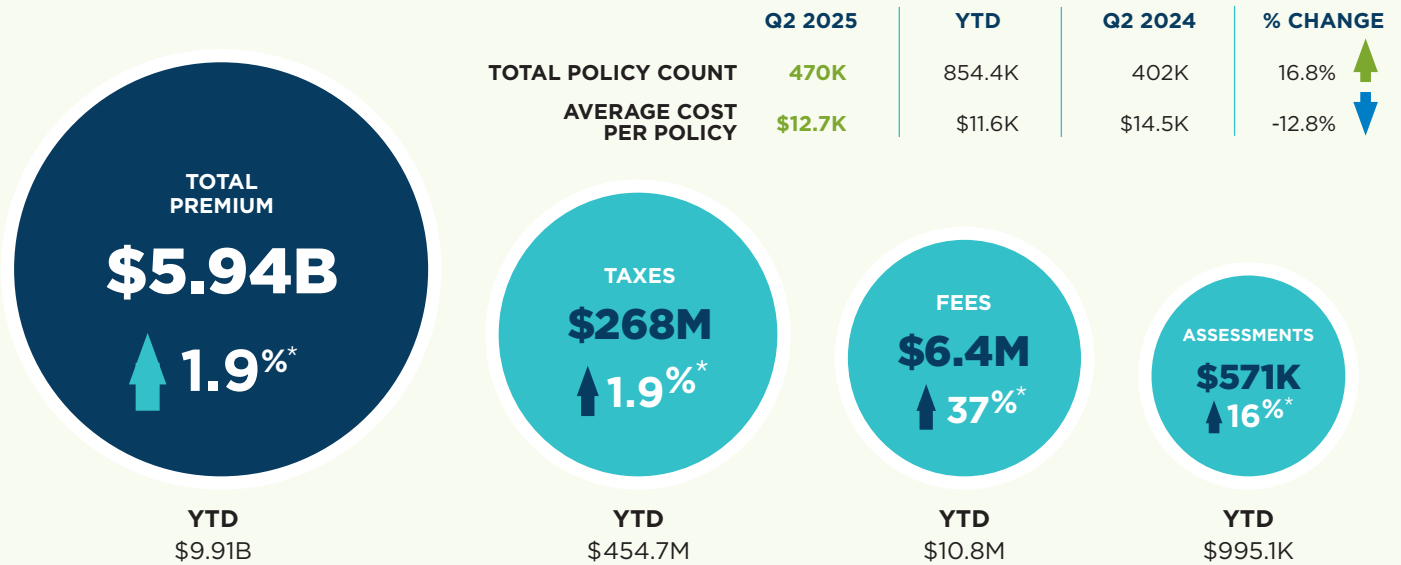

2025 2nd Quarter Report



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 04/01/25 and 06/30/25 and is current as of 07/15/25. All figures have been rounded to the nearest dollar amount.

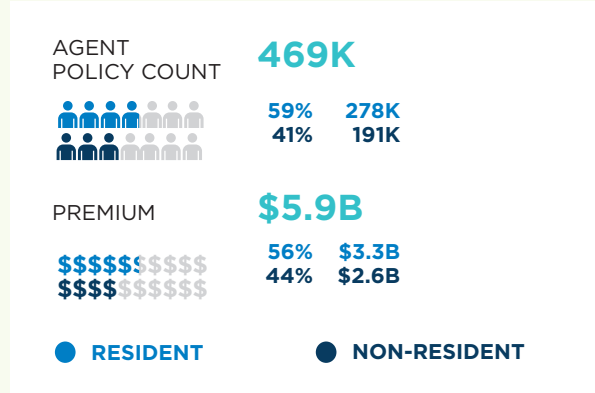
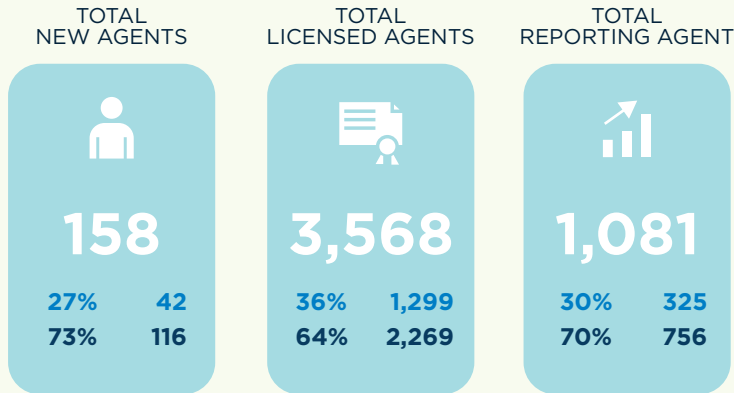
TOP INSURERS BY PREMIUM

RANK	INSURER	Q2 PREMIUM	Q2 2024 RANK	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S, LONDON	\$1.13B	1	19.2%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$291.6M	3	4.91%
3	LEXINGTON INSURANCE COMPANY	\$201.4M	4	3.39%
4	NATIONAL FIRE AND MARINE INSURANCE	\$164.9M	2	2.78%
5	PALMS INSURANCE COMPANY LTD.	\$164.4M	131	2.77%
6	WESTCHESTER SURPLUS LINES INSURANCE	\$142.0M	5	2.39%
7	AXIS SURPLUS INSURANCE COMPANY	\$125.1M	6	2.11%
8	EVANSTON INSURANCE COMPANY	\$97.8M	9	1.65%
9	KINSALE INSURANCE COMPANY	\$96.1M	11	1.62%
10	GEOVERA SPECIALTY INSURANCE COMPANY	\$93.1M	17	1.57%

TOP COVERAGES BY PREMIUM






RANK	COVERAGE	Q2 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$2.85B	89,555	47.9%
2	COMMERCIAL GENERAL LIABILITY	\$786.8M	69,731	13.2%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$389.7M	10,725	6.6%
4	COMMERCIAL PACKAGE	\$286.8M	27,556	3.9%
5	HOMEOWNERS - HO-3	\$194.5M	32,773	3.3%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$144.8M	5,917	2.4%
7	BUILDERS RISK - COMMERCIAL	\$106.2M	1,884	1.8%
8	CYBER LIABILITY	\$104.4M	7,751	1.8%
9	MISCELLANEOUS E&O LIABILITY	\$90.1M	6,042	1.5%
10	COMMERCIAL UMBRELLA LIABILITY	\$76.2M	2,628	1.3%

AGENT ACTIVITY



PREMIUM RECONCILIATION	PRODUCTION LEDGER REVIEW
16,057 YTD: 31,381 Manually Reconciled Transactions	11,711 YTD: 33,742
390 YTD: 833 Number of Unfiled Transactions	589 YTD: 868
\$90.7M YTD: \$155.3M Unfiled Premium	\$31.2M YTD: \$41.0M
\$3.8M YTD: \$6.4M Taxes, service fees, assessments, and penalties recovered	\$1.4M YTD: \$1.77M

COMPLIANCE REVIEW

-  COMPLIANCE REVIEWS **123**
 YTD: 219
-  INDUSTRY GRADE **98%**
 YTD: 98%
-  REGULATORY GRADE **98%**
 YTD: 98%
-  FINANCIAL GRADE **98%**
 YTD: 98%
-  DATA **99%**
 YTD: 98%

EDUCATION

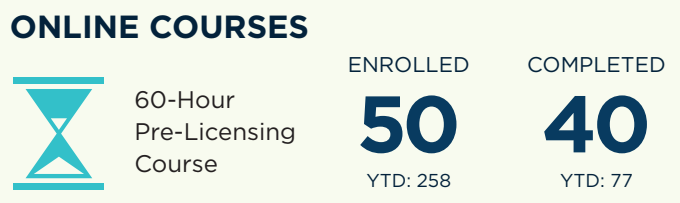
CE COURSES

	DATE	HOURS
FISCE 4-HR Law & Ethics	4/16/25	1
FAIA Breakout Sessions	6/19/25	4



CUSTOMER FORUMS

April	Pensacola, FL
May	Houston, TX



EVENTS

RMI EVENTS



- Florida State University RMI London Trip
- Middle Tennessee State University RMI International Trip
- University of South Florida RMI Munich Trip
- Troy RMI Student Event
- Florida State University RMI Advisory Council
- University of South Florida RMI Advisory Council

PROFESSIONAL EVENTS



- PIA Webinar | May
- AIS Insurer Webinar | June

INTERNSHIP PROGRAM UPDATE



- Interns from USF and Troy
- Passed 60-hour pre-licensing course and SLICE
- Assisted on AIS, PR, CR, SLIP, SLIP+, and Public Info projects and shadowing
- Mentorship Program with FSU Students & Senior Leaders

EVENTS ATTENDED



- FLSO Board of Governors' Meeting
- AAIS Main Event | Clearwater, FL
- KnowBe4Conference | Orlando, FL
- FLSO Strategic Planning | Destin, FL
- WSIA Leadership Summit | Washington, DC
- Customer Forum | Pensacola, FL
- Customer Forum | Houston, TX
- SLIP+ Masterclass | Lake Buena Vista, FL
- FAIA Convention | Orlando, FL

COMMUNICATIONS AND PRODUCT ENGAGEMENT



TOTAL WEBSITE
PAGE VIEWS

136,206

	PAGE VIEWS	% OF TOTAL
Top 3 Pages	74,352	55%
- Tax Estimator	47,677	35%
- County/City/Zip Search	16,363	12%
- Agent/Agency Search	10,312	8%

MEDIA HITS/OUTLETS

3 media hits from various news outlets including:

Florida Politics,
GlobeNewswire and
Insurance Business



LINKEDIN POSTS



44
YTD: 78

4%
YTD: 4%

9,933
YTD: 9,749

Posts for Q2

Average Engagement Rate

Average Impressions per month

EMAIL CAMPAIGNS

	Q2 SENT	Q2 OPEN RATE	YTD SENT	YTD OPEN RATE
The Wire	8	36%	12	35%
Florida Premium Report	3	57%	6	58%
The Carrier	3	30%	4	28%
Market Insights	2	40%	2	40%
FSLSO E-Alert	3	28%	3	27%
SLIP & SLIP+	13	39%	25	38%



INFORMATION TECHNOLOGY



UPTIME OF FSLSO
IT RESOURCES

99.974%

YTD: 99.986%

HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

302

YTD: 587

Code Deployments

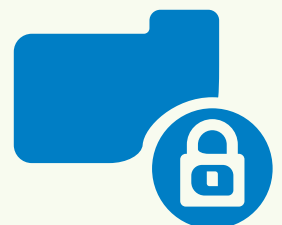
190

YTD: 363








CYBERSECURITY METRICS	Q2	YTD
Malicious and Spam Emails Blocked	234,536	719,124
Threats Blocked by Firewall	4,311	8,217
Security Enhancements Made	50	74
Successful Backups	2,972	5,975

CYBERSECURITY TRAINING	Q2	YTD
FSLSO Email Phish-Prone Percentage	0.5%	0.2%
Gov Email Phish-Prone Percentage	4.0%	4.2%
Insurance Email Phish-Prone Percentage	3.4%	3.7%
Cybersecurity Education Hours	60	122

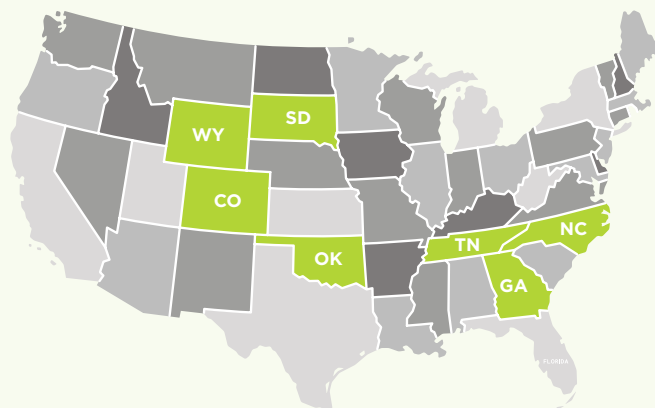
AGENT TRANSACTIONS SUBMITTED	Q2	YTD
Transactions Submitted via SLIP Batch	185,386	337,881
Transactions Submitted via Batch API	320,488	574,375
Transactions Submitted via Batch CSV	24,335	61,371
Transactions Submitted via SLIP	99,561	188,406



SLIP & SLIP+ FOR STATES

STATE	Q2 PREMIUM	POLICY COUNT
 Colorado	\$742.2M	32,559
 Georgia	\$1.17B	68,360
 North Carolina	\$714.2M	49,625
 Oklahoma	\$300.8M	23,475
 South Dakota	\$49M	3,855
 Tennessee	\$638.1M	29,474
 Wyoming	\$63.3M	3,822

State Clients by Quarter's End ▶



COLORADO

TOP 3 INSURERS

	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$148.6M	4,828
LEXINGTON INSURANCE COMPANY	\$22.6M	247
EVANSTON INSURANCE COMPANY	\$22.1M	3,632

TOP 3 COVERAGES

	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$246.5M	3,758
COMMERCIAL GENERAL LIABILITY	\$110.8M	8,948
EXCESS COMMERCIAL GENERAL LIABILITY	\$110.4M	2,385

GEORGIA

TOP 3 INSURERS

	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$208.8M	10,519
ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$32.6M	151
ENDURANCE AMERICAN SPECIALTY INSURANCE	\$29.6M	14

TOP 3 COVERAGES

	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$274.1M	4,834
EXCESS COMMERCIAL GENERAL LIABILITY	\$217.4M	3,968
COMMERCIAL GENERAL LIABILITY	\$151.9M	15,638

NORTH CAROLINA

TOP 3 INSURERS

	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$172.4M	11,616
AIG SPECIALTY INSURANCE COMPANY	\$26.0M	65
STARR SURPLUS LINES INSURANCE COMPANY	\$17.8M	46

TOP 3 COVERAGES

	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY (ALL COVERAGES)	\$250.1M	4,555
EXCESS COMMERCIAL GENERAL LIABILITY	\$81.6M	2,069
COMMERCIAL GENERAL LIABILITY	\$60.9M	10,272

OKLAHOMA

TOP 3 INSURERS	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$54.1M	3,553
GENERAL STAR INDEMNITY COMPANY	\$9.8M	207
NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$9.7M	318
TOP 3 COVERAGES	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$93.3M	2,968
COMMERCIAL GENERAL LIABILITY	\$45.3M	6,412
EXCESS COMMERCIAL GENERAL LIABILITY	\$44.4M	1,119

SOUTH DAKOTA

TOP 3 INSURERS	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$9.95M	977
ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$2.3M	5
LEXINGTON INSURANCE COMPANY	\$2.0M	25
TOP 3 COVERAGES	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$10.4M	344
EXCESS COMMERCIAL GENERAL LIABILITY	\$5.9M	147
COMMERCIAL GENERAL LIABILITY	\$5.4M	973

TENNESSEE

TOP 3 INSURERS	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$142.0M	6,983
NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$22.6M	164
LEXINGTON INSURANCE COMPANY	\$16.4M	158
TOP 3 COVERAGES	Q2 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$137.8M	3,258
EXCESS COMMERCIAL GENERAL LIABILITY	\$97.2M	1,418
COMMERCIAL GENERAL LIABILITY	\$60.6M	7,020

WYOMING

TOP 3 INSURERS	Q2 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$16.3M	763
CHUBB CUSTOM INSURANCE COMPANY	\$2.9M	31
SCOTTSDALE INSURANCE COMPANY	\$2.2M	413
TOP 3 COVERAGES	Q2 PREMIUM	POLICY COUNT
EXCESS COMMERCIAL GENERAL LIABILITY	\$15.9M	269
COMMERCIAL GENERAL LIABILITY	\$8.1M	1,132
COMMERCIAL PROPERTY	\$7.4M	212



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