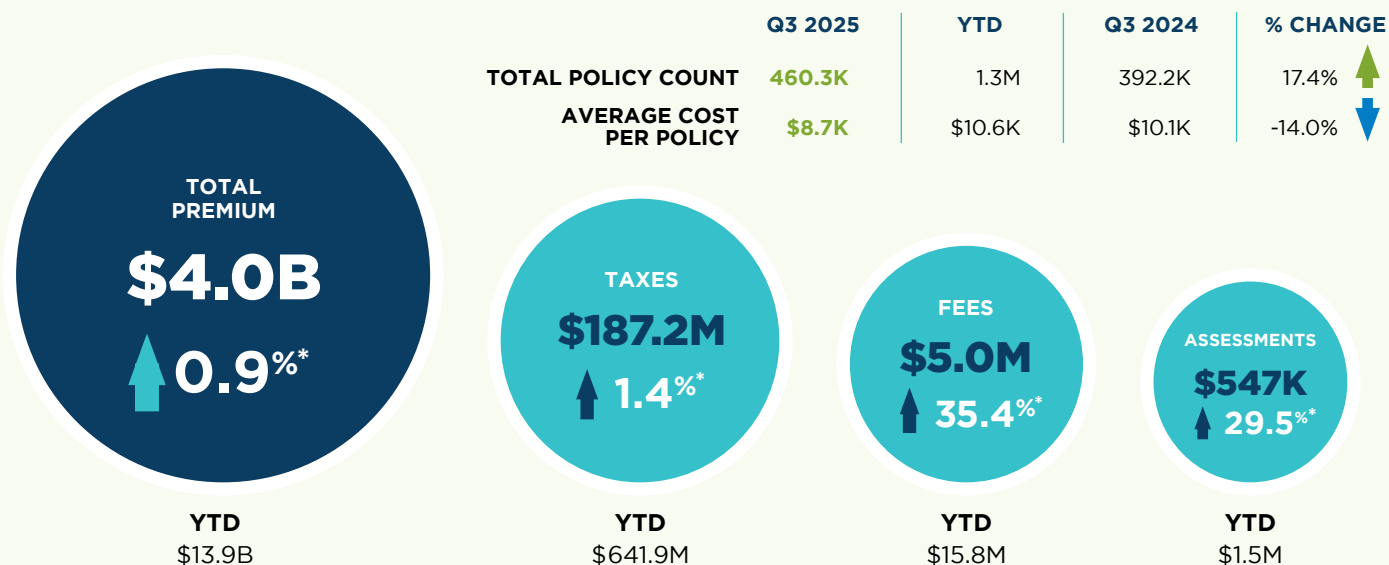

2025 3rd Quarter Report

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 07/01/25 and 09/30/25 and is current as of 10/06/25. All figures have been rounded to the nearest dollar amount.

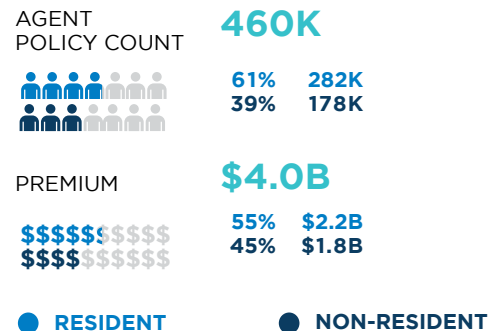
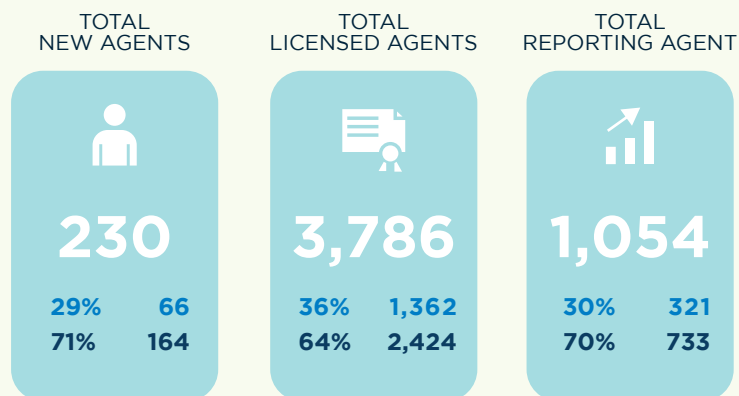
TOP INSURERS BY PREMIUM

RANK	INSURER	Q3 PREMIUM	Q3 2024 RANK	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S, LONDON	\$744.2M	1	18.6%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$149.6M	4	3.7%
3	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$107.6M	3	2.7%
4	LEXINGTON INSURANCE COMPANY	\$98.3M	8	2.5%
5	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$89.0M	5	2.2%
6	SCOTTSDALE INSURANCE COMPANY	\$86.4M	7	2.2%
7	EVANSTON INSURANCE COMPANY	\$82.0M	6	2.1%
8	KINSALE INSURANCE COMPANY	\$73.0M	9	1.8%
9	AXIS SURPLUS INSURANCE COMPANY	\$61.5M	13	1.5%
10	SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE	\$56.3M	47	1.4%

TOP COVERAGES BY PREMIUM

RANK	INSURER	Q3 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$1.3B	83,340	31.3%
2	COMMERCIAL GENERAL LIABILITY	\$602.0M	61,085	15.1%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$341.5M	10,101	8.5%
4	HOMEOWNERS-HO-3	\$234.1M	50,810	5.9%
5	COMMERCIAL PACKAGE	\$174.8M	23,972	4.4%
6	BUILDERS RISK - COMMERCIAL	\$110.9M	2,069	2.8%
7	WINDSTORM AND/OR HAIL - COMMERCIAL	\$96.2M	6,697	2.4%
8	MISCELLANEOUS E&O LIABILITY	\$83.4M	5,491	2.1%
9	CYBER LIABILITY	\$83.0M	7,700	2.1%
10	MISCELLANEOUS LIABILITY	\$59.0M	2,247	1.5%

AGENT ACTIVITY



PREMIUM RECONCILIATION		PRODUCTION LEDGER REVIEW
16,571 YTD: 47,952	Manually Reconciled Transactions	41,807 YTD: 75,549
583 YTD: 1,416	Number of Unfiled Transactions	773 YTD: 1,641
\$109.2M YTD: \$264.5M	Unfiled Premium	\$19.1M YTD: \$60.0M
\$4.6M YTD: \$11.0M	Taxes, service fees, assessments, and penalties recovered	\$983.8K YTD: \$2.8M

COMPLIANCE REVIEW

	COMPLIANCE REVIEWS	109 YTD: 328
	INDUSTRY GRADE	99% YTD: 98%
	REGULATORY GRADE	99% YTD: 98%
	FINANCIAL GRADE	98% YTD: 98%
	DATA	99% YTD: 99%

EDUCATION

CE COURSES

	DATE	HOURS
FISCE 4-HR Law & Ethics	7/30/25	1



CUSTOMER FORUMS

July Tampa, FL

STUDY MANUALS (NO. SOLD)



E-Books	44	YTD: 106
Hard Copy	61	YTD: 172
TOTAL	105	YTD: 278

ONLINE COURSES



	ENROLLED	COMPLETED
60-Hour Pre-Licensing Course	61 YTD: 142	43 YTD: 120

EVENTS

RMI EVENTS

- University of South Florida RMI Event
- Florida Surplus Speaker Series at Florida State



COMMUNITY SERVICE EVENTS

- Sleep In Heavenly Peace | August
- Second Harvest of the Big Bend | August



INTERNSHIP PROGRAM UPDATE

- Four interns from FSU
- Three actively working on and one completed the 60-Hour Pre-Licensing Course
- Assisted on AIS, PR, CR, SLIP/SLIP+, and Communications projects and shadowing
- Participated in Office 101 and Surplus Lines Background presentations



EVENTS ATTENDED

- Florida RIMS | Naples, FL
- FSLA Convention | Palm Beach, FL
- Florida Surplus Lines Exam Workshop | Orlando, FL
- FIC Summer Symposium | Ft. Lauderdale, FL
- HR Florida | Orlando, FL
- FSAE Annual Conference | Palm Beach, FL
- LAAIA Annual Conference | Marco Island, FL
- WSIA Annual Conference | San Diego, CA
- LAAIA Chapter Meeting | Atlanta, GA
- Customer Forum | Tampa, FL
- CPCU Society Event | Jacksonville, FL



COMMUNICATIONS AND PRODUCT ENGAGEMENT



TOTAL WEBSITE
PAGE VIEWS

123,134

	PAGE VIEWS	% OF TOTAL
Top 3 Pages	71,477	58%
- Tax Estimator	44,438	36%
- County/City/Zip Search	16,485	13%
- Agent/Agency Search	10,554	9%

MEDIA HITS/OUTLETS

1 media hit from
Florida Politics



LINKEDIN POSTS



40
YTD: 118

7.6%
YTD: 5.4%

11,407
YTD: 10,313

Posts for Q3

Average Engagement Rate

Average Impressions per month

EMAIL CAMPAIGNS

	Q3 SENT	Q3 OPEN RATE	YTD SENT	YTD OPEN RATE
The Wire	7	26%	19	31%
Florida Premium Report	3	36%	9	47%
The Carrier	1	28%	5	28%
FSLSO E-Alert	3	32%	5	30%
Market Insights	1	24%	3	32%
Job Board	1	25%	1	25%
Insurer Compliance	2	31%	2	31%
Top Brokerages	1	28%	1	28%
SLIP & SLIP+	8	48%	40	43%



INFORMATION TECHNOLOGY



UPTIME OF FSLSO
IT RESOURCES

99.998%

YTD: 99.990%

HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

301

YTD: 888

Code Deployments

157

YTD: 520

CYBERSECURITY METRICS	Q3	YTD
Malicious and Spam Emails Blocked	59,547	778,671
Threats Blocked by Firewall	4,999	13,216
Security Enhancements Made	45	119
Successful Backups	2,485	8,460

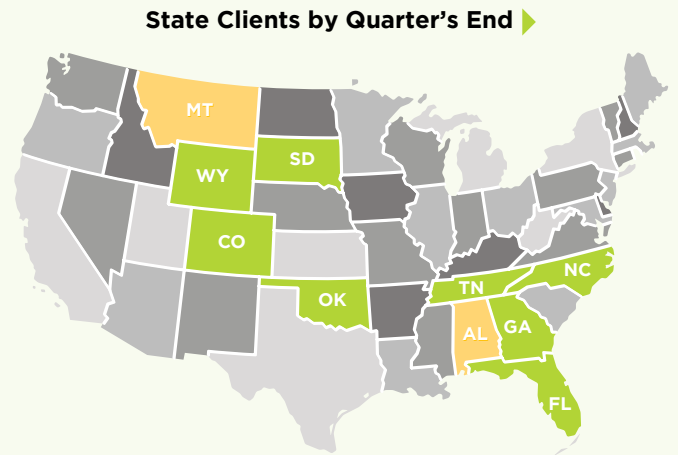
CYBERSECURITY TRAINING	Q3	YTD
FSLSO Email Phish-Prone Percentage	0.43%	0.3%
Gov Email Phish-Prone Percentage	4.0%	4.1%
Insurance Email Phish-Prone Percentage	3.4%	3.6%
Cybersecurity Education Hours	144	266

AGENT TRANSACTIONS SUBMITTED	Q3	YTD
Transactions Submitted via SLIP Batch	221,538	559,419
Transactions Submitted via Batch API	278,912	853,287
Transactions Submitted via Batch CSV	29,218	90,589
Transactions Submitted via SLIP	89,980	278,386



SLIP & SLIP+ FOR STATES

	STATE	Q3 PREMIUM	POLICY COUNT
	Colorado	\$591.6M	34,067
	Georgia	\$899.2M	67,569
	North Carolina	\$583.3M	53,640
	Oklahoma	\$292.5M	22,291
	South Dakota	\$88.8M	4,043
	Tennessee	\$586.7M	29,063
	Wyoming	\$56.2M	3,924



COLORADO

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S LONDON	\$82.8M	5,195
EVANSTON INSURANCE COMPANY	\$19.8M	4,411
NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$16.3M	346

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$127.1M	2,886
EXCESS COMMERCIAL GENERAL LIABILITY	\$116.2M	2,050
COMMERCIAL GENERAL LIABILITY	\$105.1M	8,966

GEORGIA

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S LONDON	\$143.5M	11,129
AXIS SURPLUS INSURANCE COMPANY	\$21.5M	198
EVANSTON INSURANCE COMPANY	\$20.2M	2,756

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$162.3M	4,002
COMMERCIAL GENERAL LIABILITY	\$140.7M	14,689
EXCESS COMMERCIAL GENERAL LIABILITY	\$138.7M	3,547

NORTH CAROLINA

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
LLOYD'S UNDERWRITERS (SPONSORING SYNDICATES)	\$124.7M	11,969
SCOTTSDALE INSURANCE COMPANY	\$17.0M	2,711
EVANSTON INSURANCE COMPANY	\$15.1M	2,026

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY (ALL COVERAGES)	\$123.5M	4,263
EXCESS COMMERCIAL GENERAL LIABILITY	\$80.5M	2,243
COMMERCIAL GENERAL LIABILITY	\$56.8M	10,490

OKLAHOMA

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$50.1M	3,045
STARR SURPLUS LINES INSURANCE COMPANY	\$13.2M	96
AXIS SURPLUS INSURANCE COMPANY	\$8.3M	80

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$72.0M	2,512
COMMERCIAL GENERAL LIABILITY	\$42.5M	5,640
EXCESS COMMERCIAL GENERAL LIABILITY	\$40.3M	1,069

SOUTH DAKOTA

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD	\$19.2M	6
UNDERWRITERS AT LLOYD'S, LONDON	\$11.8M	1,020
ENERGY INSURANCE MUTUAL LIMITED	\$11.8M	4

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
EXCESS COMMERCIAL GENERAL LIABILITY	\$24.4M	172
COMMERCIAL UMBRELLA LIABILITY	\$23.7M	82
COMMERCIAL PROPERTY	\$9.4M	372

TENNESSEE

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$103.0M	6,429
STARR SURPLUS LINES INSURANCE COMPANY	\$17.6M	59
NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$15.5M	145

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$171.1M	3,154
EXCESS COMMERCIAL GENERAL LIABILITY	\$88.7M	1,588
COMMERCIAL GENERAL LIABILITY	\$58.5M	7,050

WYOMING

TOP 3 INSURERS

	Q3 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$14.0M	742
TRAVELERS EXCESS AND SURPLUS LINES COMPANY	\$5.6M	8
AIG SPECIALTY INSURANCE COMPANY	\$2.6M	25

TOP 3 COVERAGE

	Q3 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$10.7M	243
COMMERCIAL GENERAL LIABILITY	\$8.0M	1,121
MISCELLANEOUS LIABILITY	\$6.6M	53



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