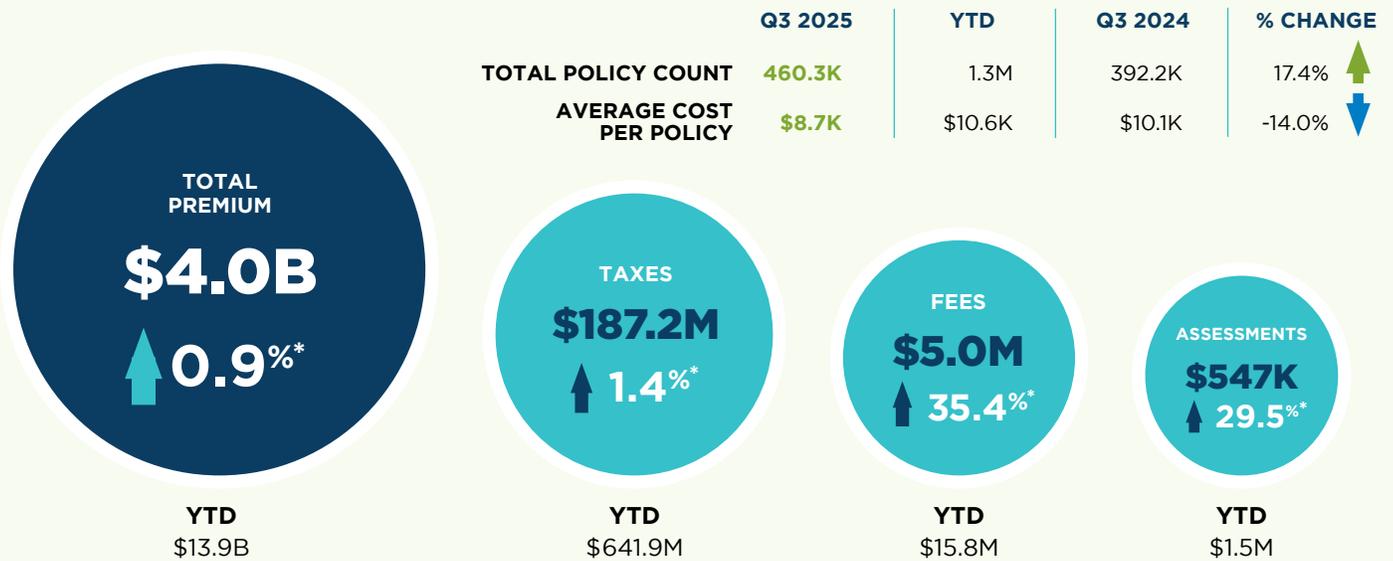


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# 2025 3rd Quarter Report



## 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.

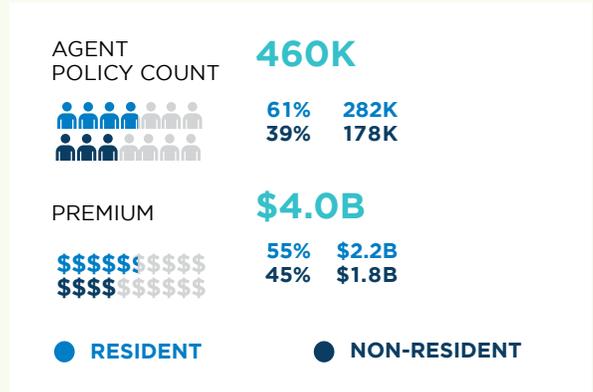
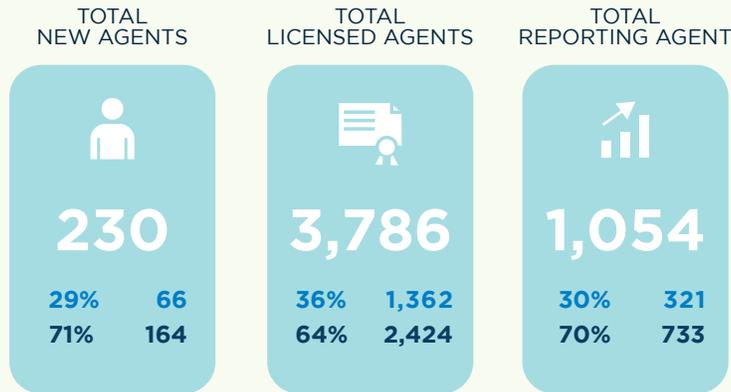
## TOP INSURERS BY PREMIUM

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	COVERAGE	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
<b>16,571</b> YTD: 47,952	Manually Reconciled Transactions	<b>41,807</b> YTD: 75,549
<b>583</b> YTD: 1,416	Number of Unfiled Transactions	<b>773</b> YTD: 1,641
<b>\$109.2M</b> YTD: \$264.5M	Unfiled Premium	<b>\$19.1M</b> YTD: \$60.0M
<b>\$4.6M</b> YTD: \$11.0M	Taxes, service fees, assessments, and penalties recovered	<b>\$983.8K</b> 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
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## STUDY MANUALS (NO. SOLD)



E-Books	<b>44</b>	YTD: 106
Hard Copy	<b>61</b>	YTD: 172
<b>TOTAL</b>	<b>105</b>	YTD: 278

## ONLINE COURSES



	ENROLLED	COMPLETED
60-Hour Pre-Licensing Course	<b>61</b> YTD: 142	<b>43</b> 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
<b>Top 3 Pages</b>	<b>71,477</b>	<b>58%</b>
- 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%
FLSO 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 FLSO  
IT RESOURCES

**99.998%**

YTD: 99.990%

### HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

**301**

YTD: 888

Code Deployments

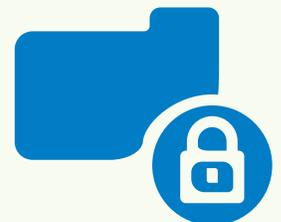
**157**

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

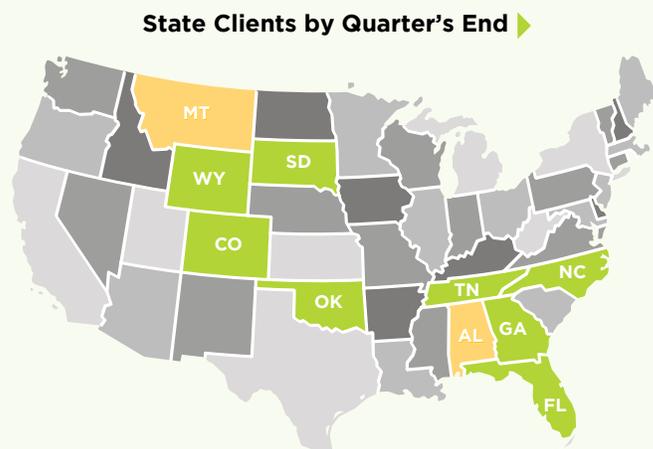
CYBERSECURITY TRAINING	Q3	YTD
FLSO Email Phish-Prone Percentage	0.43%	0.3%
Gov Email Phish-Prone Percentage	4.0%	4.1%
Insurance Email Phish-Prone Percentage	3.4%	3.6%
Cybersecurity Education Hours	144	266

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	<b>\$591.6M</b>	34,067
 Georgia	<b>\$899.2M</b>	67,569
 North Carolina	<b>\$583.3M</b>	53,640
 Oklahoma	<b>\$292.5M</b>	22,291
 South Dakota	<b>\$88.8M</b>	4,043
 Tennessee	<b>\$586.7M</b>	29,063
 Wyoming	<b>\$56.2M</b>	3,924



### COLORADO

#### TOP 3 INSURERS

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

#### TOP 3 COVERAGES

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

### GEORGIA

#### TOP 3 INSURERS

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

#### TOP 3 COVERAGES

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

### NORTH CAROLINA

#### TOP 3 INSURERS

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

#### TOP 3 COVERAGES

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