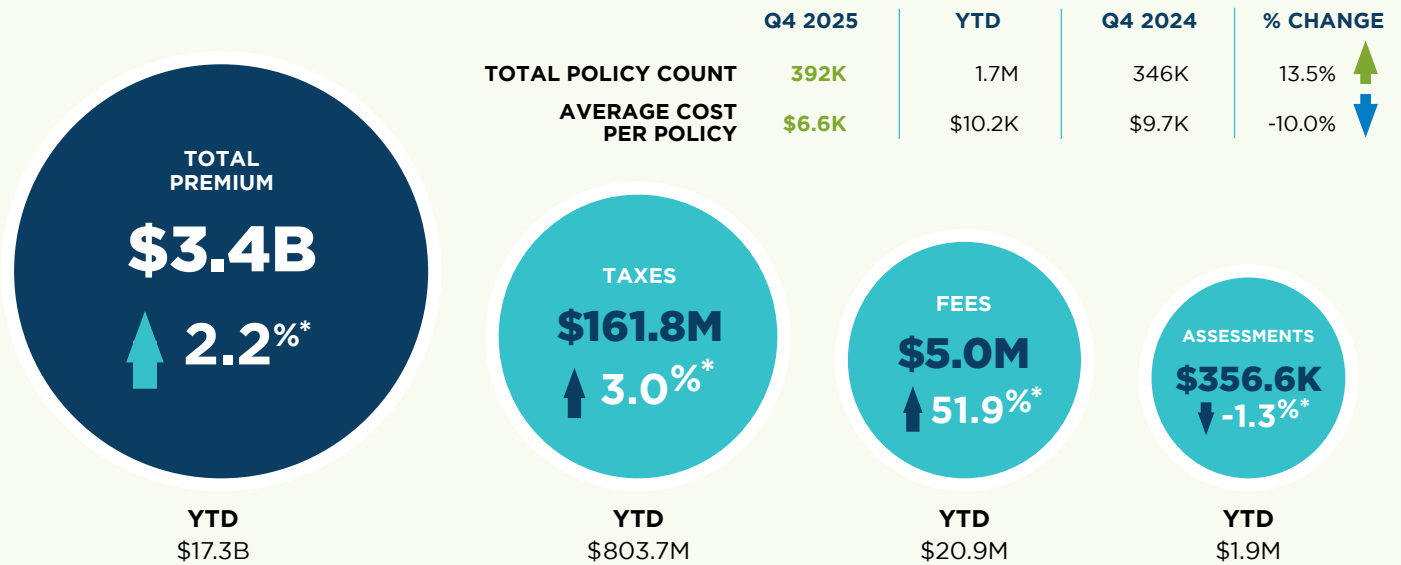

2025 4th Quarter Report



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 10/01/25 and 12/31/25 and is current as of 01/14/26. All figures have been rounded to the nearest dollar amount. Transaction data fees includes transactions related to SLIP+.

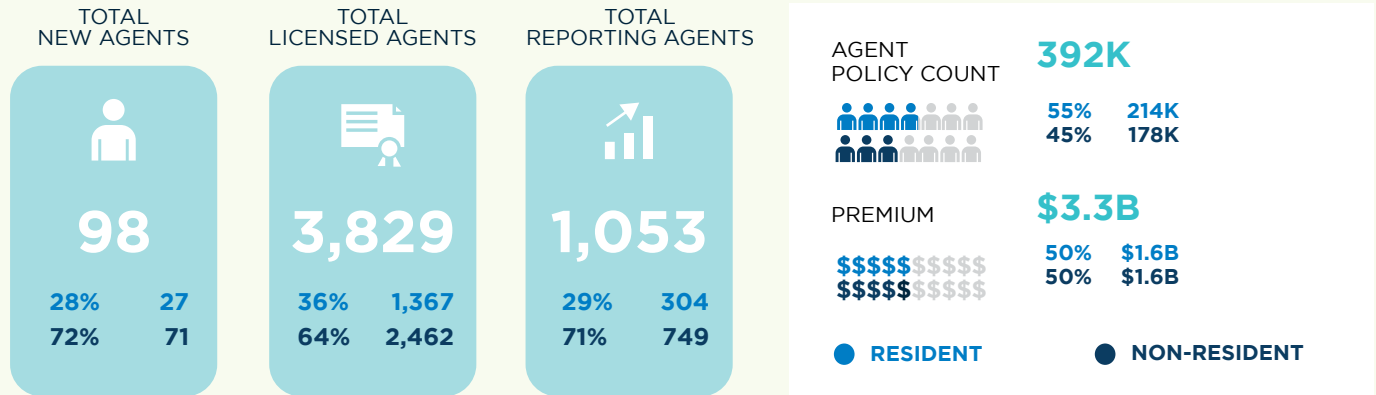
TOP INSURERS BY PREMIUM

RANK	INSURER	Q4 PREMIUM	Q4 2024 RANK	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S, LONDON	\$499.8M	1	14.7%
2	STATE FARM SPECIALTY INSURANCE COMPANY	\$130.0M	NA	3.8%
3	OTHER CAPTIVE/NON-ADMITTED INSURERS	\$119.1M	9	3.5%
4	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$106.8M	2	3.1%
5	EVANSTON INSURANCE COMPANY	\$86.7M	5	2.5%
6	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$75.2M	3	2.2%
7	SCOTTSDALE INSURANCE COMPANY	\$72.3M	8	2.1%
8	KINSALE INSURANCE COMPANY	\$68.6M	7	2.0%
9	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$64.5M	6	1.9%
10	LEXINGTON INSURANCE COMPANY	\$63.5M	4	1.9%

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	Q4 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$762.4M	60,676	22%
2	COMMERCIAL GENERAL LIABILITY	\$626.3M	59,548	18%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$354.5M	9,749	10%
4	COMMERCIAL PACKAGE	\$173.1M	23,217	5%
5	COMMERCIAL AUTO EXCESS LIABILITY	\$143.6M	116	4%
6	HOMEOWNERS-HO-3	\$133.8M	25,747	4%
7	BUILDERS RISK - COMMERCIAL	\$98.7M	2,059	3%
8	CYBER LIABILITY	\$91.2M	7,446	3%
9	MISCELLANEOUS E&O LIABILITY	\$83.2M	5,025	2%
10	MISCELLANEOUS LIABILITY	\$68.5M	2,368	2%

AGENT ACTIVITY



PREMIUM RECONCILIATION		PRODUCTION LEDGER REVIEW
7,238 YTD: 55,190	Manually Reconciled Transactions	23,703 YTD: 99,252
490 YTD: 1,906	Number of Unfiled Transactions	2,594 YTD: 4,235
\$91.3M YTD: \$355.8M	Unfiled Premium	\$17.6M YTD: \$77.6M
\$3.8M YTD: \$14.9M	Taxes, service fees, assessments, and penalties recovered	\$0.9M YTD: \$3.7M

COMPLIANCE REVIEW

- COMPLIANCE REVIEWS **113**
YTD: 441
- INDUSTRY GRADE **97%**
YTD: 98%
- REGULATORY GRADE **98%**
YTD: 98%
- FINANCIAL GRADE **96%**
YTD: 98%
- DATA **98%**
YTD: 99%

EDUCATION

CE COURSES

	DATE	HOURS
FISCE 4-HR Law & Ethics	11/12/25	1
Hollywood Customer Forum	12/10/25	1



CUSTOMER FORUMS

December Hollywood, FL

STUDY MANUALS (NO. SOLD)

E-Books	49	YTD: 155
Hard Copy	108	YTD: 280
TOTAL	157	YTD: 435

ONLINE COURSES

	ENROLLED	COMPLETED
60-Hour Pre-Licensing Course	27	39
	YTD: 168	YTD: 159

EVENTS

RMI EVENTS



- USF Symposium | Tampa, FL
- Troy IDays | Troy, AL
- FSU IDays | Tallahassee, FL

INTERNSHIP PROGRAM UPDATE



- Five from FSU
- Passed 60-hour pre-licensing course
- Assisted on AIS, PR, CR, SLIP, SLIP+, and Communications projects and shadowing
- Mentorship Program with FSU and USF Students

PROFESSIONAL EVENTS



- FINREP | Clearwater Beach, FL
- Surplus Lines Law Group | ID
- AICP Conference | Baltimore, MD
- SILA National Education Conference | New Orleans, LA
- WSIA EduTech Connect | Orlando, FL
- Board of Governors Meeting | Tampa, FL
- Florida Chamber Insurance Summit | Orlando, FL
- NAIC Fall National Meeting | Hollywood, FL

COMMUNITY SERVICE EVENTS



- Elf Day NWFC | November
- Donation Drive for Local Animal Shelter | December
- 12 Days of Giving LinkedIn Campaign | December

COMMUNICATIONS AND PRODUCT ENGAGEMENT



TOTAL WEBSITE
PAGE VIEWS

119,097

	PAGE VIEWS	% OF TOTAL
Top 3 Pages	66,616	56%
- Tax Estimator	39,909	34%
- County/City/Zip Search	16,715	14%
- Agent/Agency Search	9,992	8%

LINKEDIN ADVERTISING CAMPAIGN | HIGHLY ADDICTIVE DATA

High-level snapshot of LinkedIn campaign performance reflecting broad visibility and audience engagement.



9 Ads	917K+ Impressions
245K+ Reach	443K+ Video Views



LINKEDIN POSTS

FLSO 65 YTD: 183	Posts for Q4	SLIP+ 15 YTD: 21
13% YTD: 12%	Average Engagement Rate	14% YTD: 15%
4,896 YTD: 5,267	Average Impressions per month	138 YTD: 162

EMAIL CAMPAIGNS

	Q4 SENT	Q4 OPEN RATE	YTD SENT	YTD OPEN RATE
The Wire	7	29%	26	44%
Florida Premium Report	3	36%	12	42%
The Carrier	1	32%	6	30%
SLIP & SLIP+	18	32%	58	38%
FLSO E-Alert	1	60%	6	45%
Market Insights	-	-	3	32%
Top 25 Brokerages	1	28%	2	28%
Insurance Compliance	-	-	2	31%



INFORMATION TECHNOLOGY



UPTIME OF FLSO
IT RESOURCES

99.994%

YTD: 99.991%

HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

326

YTD: 1,214

Code Deployments

216

YTD: 736








CYBERSECURITY METRICS	Q4	YTD
Malicious and Spam Emails Blocked	50,517	829,188
Threats Blocked by Firewall	2,985	16,201
Security Enhancements Made	2	121
Successful Backups	2,446	10,906


CYBERSECURITY TRAINING	Q4	YTD
FLSO Email Phish-Prone Percentage	0.13%	0.26%
Gov Email Phish-Prone Percentage	4.00%	4.10%
Insurance Email Phish-Prone Percentage	3.40%	3.53%
Cybersecurity Education Hours	89	355

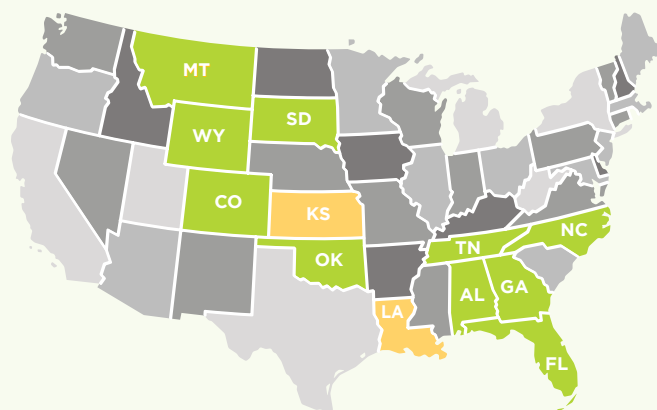
AGENT TRANSACTIONS SUBMITTED	Q4	YTD
Transactions Submitted via SLIP Batch	178,703	738,122
Transactions Submitted via Batch API	271,005	1,124,292
Transactions Submitted via Batch CSV	31,146	121,735
Transactions Submitted via SLIP	110,595	388,981



SLIP & SLIP+ FOR STATES

STATE	Q4 PREMIUM	POLICY COUNT
 Colorado	\$734.5M	34,069
 Georgia	\$976.1M	61,679
 North Carolina	\$545.3M	52,252
 Oklahoma	\$366.3M	21,855
 South Dakota	\$70.3M	3,657
 Tennessee	\$536.4M	29,701
 Wyoming	\$56.9M	3,641

State Clients by Quarter's End 



COLORADO

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$130.3M	5,664
EVANSTON INSURANCE COMPANY	\$23.1M	4,231
NATIONAL FIRE & MARINE INSURANCE COMPANY	\$18.8M	293

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$174.7M	3,599
EXCESS COMMERCIAL GENERAL LIABILITY	\$131.8M	2,456
COMMERCIAL GENERAL LIABILITY	\$122.1M	8,061

GEORGIA

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$131.5M	9,274
NATIONAL FIRE & MARINE INSURANCE COMPANY	\$31.5M	202
MEDICAL SECURITY INSURANCE COMPANY	\$28.4M	1

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
EXCESS COMMERCIAL GENERAL LIABILITY	\$172.8M	3,541
COMMERCIAL PROPERTY	\$160.9M	3,904
COMMERCIAL GENERAL LIABILITY	\$120.8M	13,313

NORTH CAROLINA

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
LLOYD'S UNDERWRITERS (SPONSORING SYNDICATES)	\$93.3M	10,481
EVANSTON INSURANCE COMPANY	\$15.7M	1,762
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$15.5M	369

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
EXCESS COMMERCIAL GENERAL LIABILITY	\$88.4M	2,135
COMMERCIAL PROPERTY (ALL COVERAGES)	\$85.1M	4,277
COMMERCIAL GENERAL LIABILITY	\$50.0M	9,126

OKLAHOMA

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$63.8M	3,119
ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$22.7M	-
STARR SURPLUS LINES INSURANCE COMPANY	\$13.3M	107

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$91.2M	2,562
EXCESS COMMERCIAL GENERAL LIABILITY	\$84.7M	1,192
COMMERCIAL GENERAL LIABILITY	\$44.9M	5,251

SOUTH DAKOTA

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$13.6M	966
STARR SURPLUS LINES INSURANCE COMPANY	\$5.4M	12
NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$3.3M	28

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$26.0M	455
EXCESS COMMERCIAL GENERAL LIABILITY	\$10.8M	166
COMMERCIAL PACKAGE	\$5.6M	538

TENNESSEE

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$98.5M	6,832
WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$18.2M	264
STARR SURPLUS LINES INSURANCE COMPANY	\$17.3M	54

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$132.0M	3,173
EXCESS COMMERCIAL GENERAL LIABILITY	\$83.0M	1,578
COMMERCIAL GENERAL LIABILITY	\$63.7M	6,216

WYOMING

TOP 3 INSURERS

	Q4 PREMIUM	POLICY COUNT
UNDERWRITERS AT LLOYD'S, LONDON	\$10.6M	783
CHUBB CUSTOM INSURANCE COMPANY	\$3.2M	35
LEXINGTON INSURANCE COMPANY	\$3.0M	33

TOP 3 COVERAGES

	Q4 PREMIUM	POLICY COUNT
COMMERCIAL PROPERTY	\$11.7M	414
EXCESS COMMERCIAL GENERAL LIABILITY	\$10.0M	314
COMMERCIAL GENERAL LIABILITY	\$8.4M	886



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