

2020 ANNUAL REPORT

FLORIDA SURPLUS LINES SERVICE OFFICE

Big-picture thinkers broaden their outlook by striving to learn from every experience. They don't rest on their successes, they learn from them.

John C. Maxwell

THE
BIG
picture

FSLSO  EST. 1988



2020 ANNUAL INTRODUCTION

At FLSO, we all work together to provide the highest quality customer service and constantly strive to facilitate compliance through innovative solutions. Each of these points - customer service, compliance, and innovation - make up a bigger picture.

Through service to our customers, we are able to pinpoint products and services in need of enhancement and ideas for new products and services. Developing these new and improved products are more pieces of the big picture that makes up FLSO.

Akin to the points in a classic pointillism painting, the individual points may not seem to make sense at first, but when you take a step back, the picture comes together and reveals itself.



MISSION
FACILITATE COMPLIANCE

VISION
LEAD & SERVE THROUGH
INNOVATIVE SOLUTIONS

VALUES
EFFICIENCY & EFFECTIVENESS

**THE
BIG
picture**



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LETTER FROM THE EXECUTIVE DIRECTOR



For over 20 years, the Florida Surplus Lines Service Office has successfully served the surplus lines community in Florida. Our continued success is due in large part to an amalgamation of accomplishment points that come together to shape the organization as a whole.

Due to the COVID-19 pandemic, we had to make some adjustments to continue doing business. In April, the office building was shuttered, and the staff was equipped and sent home to continue fulfilling their duties from their homes. As a result, we were able to successfully and seamlessly continue service to customers with little interruption.

While 2020 presented some challenges for many organizations, including FLSO, it was an exciting year for surplus lines as premium topped \$7.5 billion, nearly \$1 billion more than in 2019.

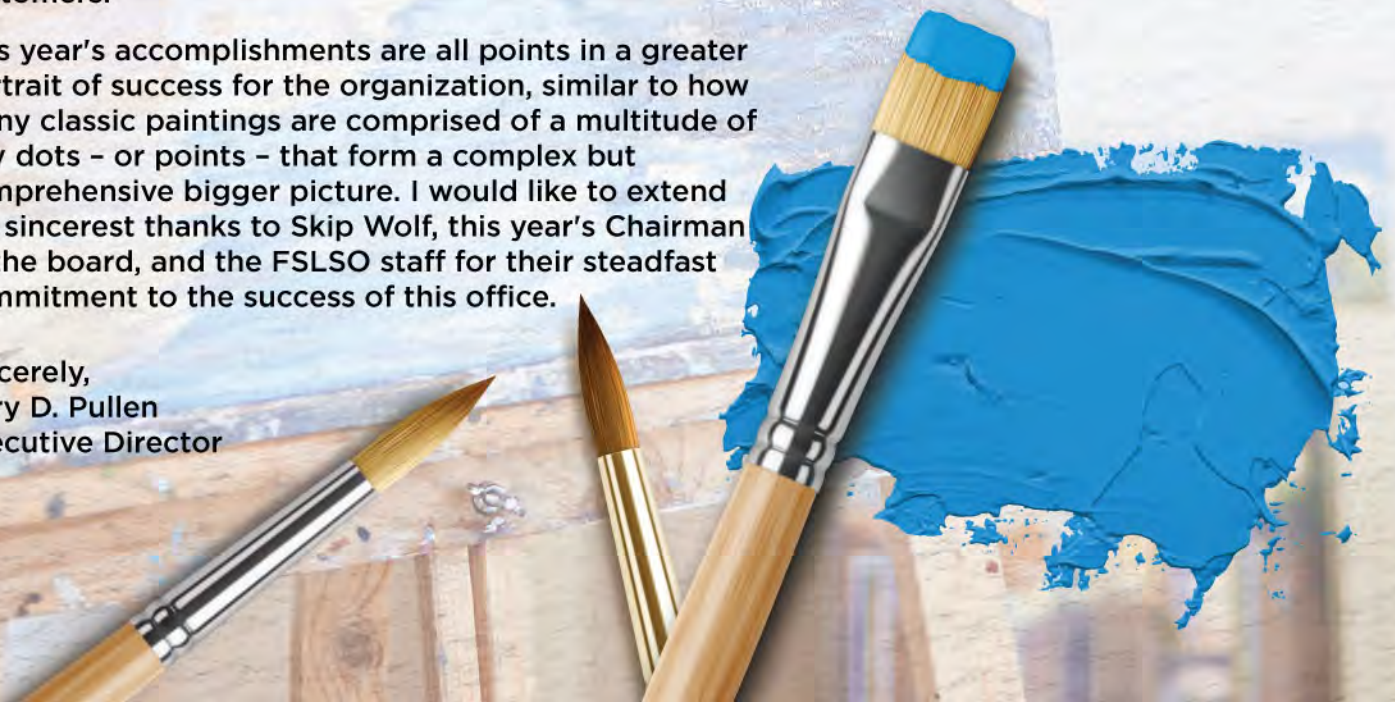
At FLSO, we have a deep commitment to providing quality customer service and staying at the forefront of technological advances. We are constantly working to improve existing products and researching new products to enhance customer experience. This year we continued work on the NextGen initiative we embarked on in 2019.

Since 2020 is the second year in the three-year NextGen plan, we took the time to evaluate the progress and assess the project's goals. Through that exercise, we confirmed our efforts and made a few valuable tweaks to the plan. We also continued work on migrating services to the AWS Cloud, including the accounting system software as well as our proprietary software platforms, SLIP and RAPID.

2020 brought a few legislative and operational changes, namely the reduction of the surplus lines premium tax rate from 5% to 4.94%. Secondly, the Citizens Property Insurance Corporation assessments (regular and emergency) were discontinued for all policies. Lastly, after examining the budget and analysis of future income, we were able to reduce the service office fee from 0.10% to 0.06%. These reductions resulted in significant cost savings for FLSO customers.

This year's accomplishments are all points in a greater portrait of success for the organization, similar to how many classic paintings are comprised of a multitude of tiny dots - or points - that form a complex but comprehensive bigger picture. I would like to extend my sincerest thanks to Skip Wolf, this year's Chairman of the board, and the FLSO staff for their steadfast commitment to the success of this office.

Sincerely,
Gary D. Pullen
Executive Director



LETTER FROM THE CHAIR



As chairman of the Board of Governors of the Florida Surplus Lines Service Office, we are pleased to present the 2020 Annual Report. The report shows each point of achievement, revealing a complete picture of the organization's health. With a goal of facilitating compliance through innovative solutions, FLSLO has pushed itself to be a leader in the surplus lines industry. I am honored to chair such a successful organization.

With more than \$7.5 billion in premium written this year, 2020 was a successful year for FLSLO and the surplus lines industry as a whole. FLSLO has done an outstanding job of facilitating compliance through the Compliance Review, the Premium Reconciliation, and the Production Ledger Review programs. The results of these programs revealed customers scored an average of 96% when it comes to staying compliant. Additionally, the Premium Reconciliation and the Production Ledger Review programs uncovered more than \$125 million in unfiled premium.

The people - agents, agency staff, and insurance company staff - are all pieces in the picture of the surplus lines community we are deeply committed to serving and protecting. When asked about their satisfaction with our office, customers rated us 100% across the following points of service: Level of knowledge, Professionalism, Responsiveness, and Ability to assist.

When asked about their level of satisfaction with SLIP, customers gave a rating of 99% across the following categories Ease of use, Reliability, Functionality, Performance, and Support.

We are able to constantly improve our operations and products by connecting high-quality service to everything we do. We are currently in the process of strategically planning our goals for 2021, which will bring new and enhanced products and more opportunities for success.

2020 presented some unique challenges due to the COVID-19 pandemic, but FLSLO worked through those challenges smoothly and provided uninterrupted service to customers. For that, I would like to thank Executive Director Gary Pullen and the FLSLO staff for their hard work and commitment. I would also like to extend my appreciation to the Board of Governors for allowing me to serve as Chairman. Absent all of these elements working together, FLSLO would not be where it is today.

I encourage you to explore the annual report and [FLSLO.com](https://www.flslo.com) to learn more about the organization and the surplus lines industry.

Sincerely,
Irvin "Skip" Wolf III
Chairman

2020 ORGANIZATIONAL ACCOMPLISHMENTS

Developing innovative new products and services as well as enhancing existing products is part of our service to our customers. Each year, we pinpoint specific objectives that, when accomplished, aid in fulfilling our goal of facilitating compliance through innovative solutions.

Each objective, and the skilled employees that tackle them, make up the FLSO's organizational picture.

BIG
picture

The big picture doesn't just come from distance; it also comes from time.

Simon Sinek

ORGANIZATIONAL ACCOMPLISHMENTS

CLLOUD COMPUTING

Technology infrastructure is a crucial piece in the FLSO picture and has many essential elements of its own. In today's ever-changing world, many of those technological points can be stored in a cloud environment.

In 2019 FLSO began a two-year, multi-faceted plan to migrate our datacenter to Amazon Web Services (AWS). We were able to implement Office 365 for the entire organization and decommissioned 13 servers. We also migrated several mission-critical technologies such as enterprise email, external DNS, transaction email system, and multiple websites to the AWS Cloud.

This year we continued those efforts by expanding the AWS Cloud environment to house more technologies. We then migrated the SLIP and RAPID environments for FLSO and SLAS as well as the new SLAS NextGen applications: Premium Reconciliation module, Production Ledger Review module, Configuration Manager, and Document/Email Archive module. The expanded AWS environment also allowed us to move the accounting system, Sage X3, to a cloud server.

In 2020, we migrated five on-premise database servers and 19 on-premise databases to AWS, which produced significant annual cost savings to the organization.

ACCOUNTING SYSTEM UPGRADE AND MIGRATION

For more than ten years, FLSO's accounting system had been operating on Sage 500, a robust enterprise management solution with capabilities such as automation and integration with our reporting software management platform, RAPID. While Sage 500 worked well, the product was not able to adapt to our evolving business needs as the software began to age, and it lacked compatibility with some of our current products and was not a cloud-based system.

This year we decided to move to a new, cloud-based accounting software, Sage X3. Through a multi-point plan including design, configuration, customization, integration, and several rounds of test runs, we successfully upgraded our accounting software to a more modern platform and user interface with open design, improved efficiency, and expanded accessibility. Migrating to Sage X3 also produced significant cost savings to FLSO by eliminating the support and maintenance cost of an on-premise software.

ORGANIZATIONAL ACCOMPLISHMENTS

NEXTGEN ASSESSMENT AND ROADMAP

As we began to sketch out activities for the second year of the three-year NextGen initiative, it was critical to assess the progress, accomplishments, and future goals to ensure the project was on track. We contracted with an independent third party to conduct the assessment, including an evaluation of the completed architecture and modules for NextGen, a review of the current legacy applications for SLIP and RAPID, analysis of the software development and deployment lifecycle, and a recommendation for the project roadmap through the completion of the project.

The comprehensive assessment was conducted in two phases, which spanned over four months. The result of the assessment provided us with a comprehensive roadmap for the completion of the NextGen initiative and recommendations for improvements in project delivery, documentation, and DevOps.

ORGANIZATIONAL ACCOMPLISHMENTS

SLAS SOFTWARE APPLICATION REDESIGN AND DEVELOPMENT (SLAS NEXTGEN)

2020 marked the second year in the three-year initiative for the modernization and redesign of the Surplus Lines Automation Suite (SLAS) into a single product solution for all SLAS platforms.

This year we developed and released several modules, which brought us much closer to completing the SLAS NextGen big picture. Included in the 2020 production releases were:

- The RAPID Premium Reconciliation and RAPID Production Ledger Review modules, which included improvements in efficiency and design to assist FLSO staff in identifying unfiled premium in an effort to facilitate compliance.
- A new module called the Configuration Manager, which allows FLSO staff to make system modifications without a developer, such as the addition of new coverage codes and modifying the Premium Reconciliation threshold.
- A redesigned User Management and Permissions module, which allows FLSO IT staff to manage users, assign role-based permissions, or customize permissions for each user, as needed.
- A new module for managing Compliance Review exam questions called the Compliance Review Exam Manager. Through this new module, users will be able to add, edit or remove questions; reorder or recategorize exam questions; and change the weighting of exam questions without using a developer to make the modifications.
- The RAPID Template Manager, which allows FLSO staff to edit email templates used to generate system emails.
- A new module to store all system generated emails and document requests called the Document/Email Archive module. This new module allows FLSO staff to review and resend document requests sent through SLAS NextGen, and retrieve and resend all system generated emails.

In addition to the production releases, FLSO also conducted a series of analysis meetings to prepare for development in 2021. The analysis meetings focused on SLIP and RAPID and documented improvements and modifications to significant portions of the system, including customer onboarding and registration, license and eligibility verification, policy and transaction reporting, Transactions in Question (TIQs), and the core system functions like calculations and transaction processing.



2020 ORGANIZATIONAL RESULTS

THE
BIG
picture

Your big picture will never be a masterpiece if you ignore the tiny brushstrokes.

Andy Andrews

2020 ORGANIZATIONAL RESULTS

FILING AND PAYMENT COMPLIANCE

Agent Policies Submitted Timely

90%

Insurer Policies Submitted Timely

88%

Agent Premium Reported Accurately

99%

Agent Invoices Paid Timely

96%

System Matched Insurer Policies

94%

TIQs Resolved in 90 Days

100%

OPERATIONAL EFFICIENCY

\$1.00
Operating Costs



\$1.23
Compliance Revenue

Total Compliance Revenue | **\$7,507,770**

LABOR EFFICIENCY

Total Transactions in Question (TIQs) Resolved

22,507

Tax, Service Fee, and Assessment Payments Reconciled

10,545

SYSTEM EFFICIENCY

Revenue from Rejected Credits & Invalid Tax Status Combinations

\$362,428

LABOR EFFECTIVENESS

Premium Reconciliation Transaction Resolved Within 180 Days

100%

Deposits Reconciled Within 10 Days

100%

2020 ORGANIZATIONAL RESULTS

COMPLIANCE REVIEW

Compliance Reviews
404

Policies Reviewed
17,561

Transactions Reviewed
20,815

INDUSTRY COMPLIANCE SCORES

99%

Data Requirements

94%

Regulatory Requirements

98%

Financial Requirements

2020

96%

Average Overall Industry Grade

2019 | 95%

2018 | 96%

PREMIUM RECONCILIATION

System Reconciled Transactions

676,734

Manually Reconciled Transactions

45,158

Unfiled Transactions

874

PRODUCTION LEDGER REVIEW

Unfiled Premium

\$26,725,468

Taxes, Service Fees, Assessments, and Penalties Recovered

\$1,327,259

Unfiled Transactions

3,591

Agents with Unfiled Transactions

183

PREMIUM RECONCILIATION

Unfiled Premium

\$98,587,729

Taxes, Service Fees, Assessments, and Penalties Recovered

\$3,672,806

2020 MARKETPLACE STATISTICS

FSLSO uses analytics to illustrate an accurate picture of the surplus lines marketplace in Florida. Through the careful collection and analysis of data points in different combinations, we are able to provide detailed statistics using unique and engaging perspectives. As a result, analytics allows us to proffer insights into the Florida surplus lines marketplace that may not otherwise be obvious.

THE
BIG
picture

Diary of Discoveries (2013) - Vladimir Kush

When you pay attention to detail, the big picture will take care of itself.

Georges St-Pierre

2020 MARKETPLACE STATISTICS

**\$7.6
BILLION**

TOTAL PREMIUM*

2020 - \$7,555,407,776

2019 - \$6,565,994,651

2018 - \$5,783,148,996

2020 PREMIUM AND POLICY COUNT

		FROM 2019	
Total Premium*	\$7,555,407,776	15%	↑
Policy Count*	1,159,114	10%	↓
Average Cost Per Policy*	\$6,518	28%	↑

*Data based on effective date as of 3/31/2021.

2020 TAXES, FEES, AND ASSESSMENTS

Taxes \$335,725,565

Fees \$7,218,116

Assessments \$1,592,886

2020 SUBMITTED TRANSACTIONS

AGENT TRANSACTIONS SUBMITTED

Batch Submissions
111,526



Batch Transactions
1,226,423



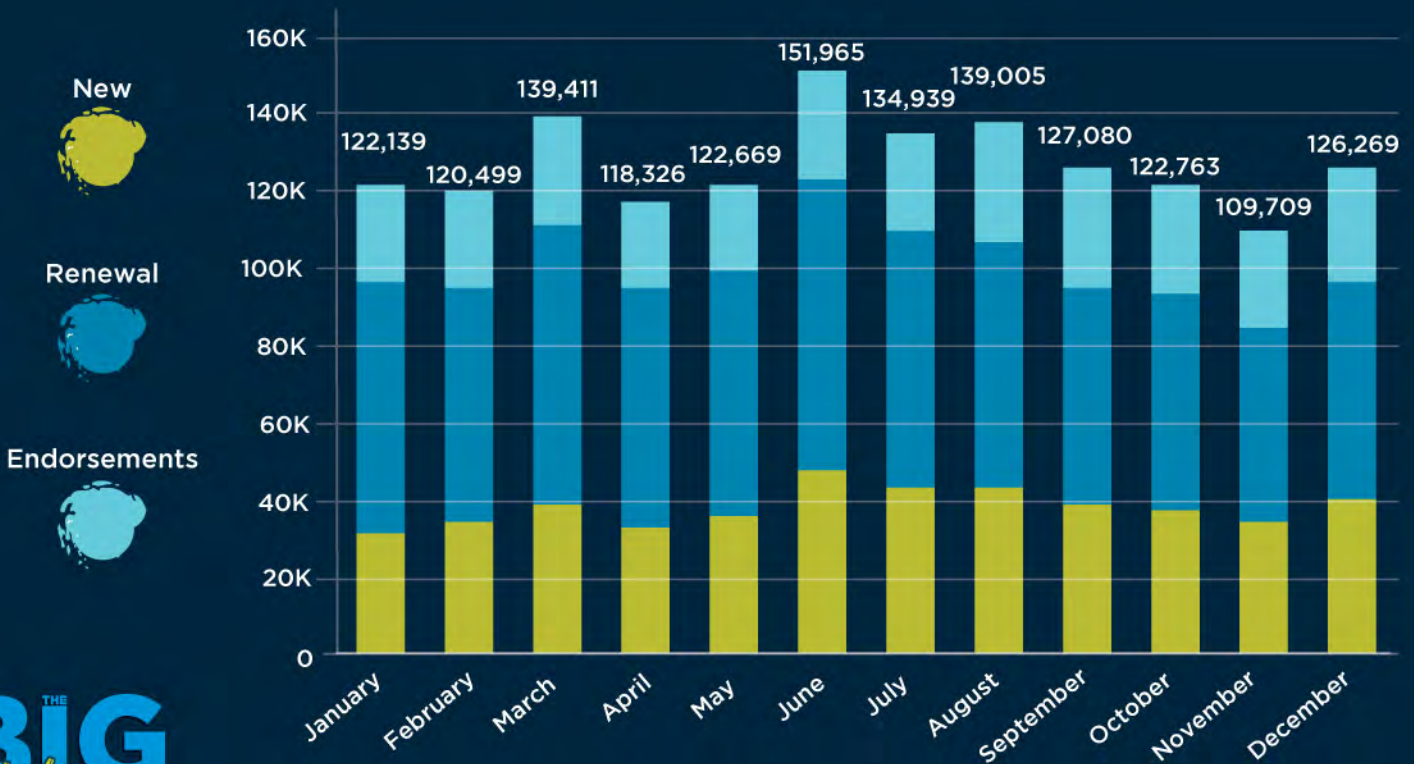
SLIP Transactions
308,351

1,534,774*
Total Agent Transactions Submitted

SLIP - 20%
Batch - 80%

**SLIP VS. BATCH
AGENT TRANSACTIONS**

AGENT TRANSACTIONS SUBMITTED BY MONTH



* Agent only. Excludes backout pair transactions.

COUNTIES BY TOTAL PREMIUM



TOP 10 COUNTIES
\$5.6
 BILLION

74%
 OF TOTAL PREMIUM
 EFFECTIVE IN 2020

COUNTIES BY TOTAL PREMIUM

1	Miami-Dade	\$1,632,063,725	35	Clay	\$18,146,196
2	Broward	\$923,124,273	36	Nassau	\$15,553,745
3	Palm Beach	\$830,121,879	37	Highlands	\$12,951,275
4	Hillsborough	\$483,835,119	38	Flagler	\$12,216,813
5	Orange	\$409,834,788	39	Putnam	\$10,691,190
6	Pinellas	\$368,486,252	40	Hendry	\$7,859,744
7	Duval	\$309,333,997	41	Franklin	\$7,729,025
8	Lee	\$257,314,562	42	Sumter	\$7,487,150
9	Collier	\$203,773,323	43	Gulf	\$6,316,918
10	Sarasota	\$147,944,923	44	Okeechobee	\$6,282,231
11	Brevard	\$139,174,489	45	Columbia	\$6,160,513
12	Polk	\$131,654,522	46	Jackson	\$5,574,199
13	Seminole	\$130,421,164	47	Washington	\$5,238,990
14	Volusia	\$119,862,497	48	Gadsden	\$4,455,586
15	Manatee	\$108,010,022	49	Levy	\$4,415,467
16	Bay	\$100,012,717	50	Suwannee	\$4,026,483
17	Alachua	\$87,957,555	51	Hardee	\$3,862,069
18	Monroe	\$87,626,488	52	DeSoto	\$3,737,554
19	Martin	\$85,242,933	53	Taylor	\$2,972,074
20	Indian River	\$82,049,344	54	Wakulla	\$2,958,173
21	Leon	\$81,347,218	55	Bradford	\$2,138,027
22	Escambia	\$80,812,191	56	Glades	\$1,814,122
23	Okaloosa	\$70,875,984	57	Jefferson	\$1,798,560
24	Walton	\$58,782,465	58	Madison	\$1,704,994
25	Pasco	\$57,247,772	59	Dixie	\$1,696,605
26	St. Lucie	\$56,956,119	60	Holmes	\$1,556,617
27	Osceola	\$52,964,958	61	Calhoun	\$1,381,715
28	St. Johns	\$49,802,145	62	Baker	\$1,313,630
29	Lake	\$47,206,387	63	Gilchrist	\$1,182,919
30	Marion	\$39,246,874	64	Hamilton	\$1,125,747
31	Santa Rosa	\$30,783,200	65	Union	\$918,101
32	Charlotte	\$29,311,136	66	Lafayette	\$892,421
33	Hernando	\$24,267,764	67	Liberty	\$418,101
34	Citrus	\$19,409,082			

Data based on effective date as of 3/31/2021.

TOP 10 COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM
1	Commercial Property	\$2,708,465,368
2	Commercial General Liability	\$1,125,842,879
3	Homeowners (HO-3)	\$437,225,026
4	Excess Commercial General Liability	\$428,469,930
5	Commercial Package	\$413,622,894
6	Dwelling Property	\$165,739,119
7	Miscellaneous E&O Liability	\$149,698,444
8	Windstorm and/or Hail - Commercial	\$130,956,600
9	Miscellaneous Liability	\$115,102,324
10	Homeowners (HO-6) - Condo Unit Owners	\$106,184,930

Data based on effective date as of 3/31/2021.

TOP 10 INSURERS BY PREMIUM

RANK	INSURER	PREMIUM
1	Underwriters at Lloyd's, London	\$1,819,283,278
2	Lexington Insurance Company	\$349,901,066
3	Indian Harbor Insurance Company	\$236,885,150
4	National Fire and Marine Insurance Company	\$231,074,455
5	Scottsdale Insurance Company	\$230,863,141
6	QBE Specialty Insurance Company	\$203,821,441
7	Westchester Surplus Lines Insurance Company	\$202,210,056
8	Evanston Insurance Company	\$167,908,684
9	Steadfast Insurance Company	\$158,835,037
10	United Specialty Insurance Company	\$142,189,854

Data based on effective date as of 3/31/2021.

The background of the entire advertisement is a reproduction of the painting 'Starry Night' by Vincent van Gogh. The sky is filled with vibrant, swirling blue and yellow stars, creating a sense of movement and depth. In the foreground, dark, jagged cypresses rise from the water, and a small town with a prominent church spire is visible in the distance. A dark blue banner with a yellow wavy line is positioned across the upper middle of the image, containing the text 'SURPLUS LINES' and 'AUTOMATION SUITE'.

SURPLUS LINES AUTOMATION SUITE

THE
BIG
picture

Starry Night (1889) - Vincent van Gogh

If you just focus on the smallest details, you
never get the big picture right.

Leroy Hood

SURPLUS LINES AUTOMATION SUITE



SLAS STATISTICS

SYSTEM COMPLIANCE PROGRAMS (LIFETIME)

90,985

Invalid Credit Endorsements Identified by the SLAS System

\$1.2 BILLION
Unreported Premium Identified

GENERATED

\$54.8 MILLION
Revenue Recovered

Invalid Credit Premiums Identified by the SLAS System

\$730 MILLION

SLAS STATES

The Surplus Lines Automation Suite is currently used by 12 states and processes more than 1/3 of the nationwide surplus lines premium.



- | | |
|-----------------------|------------------------|
| Florida - 1998 | Wyoming - 2012* |
| Mississippi - 2007 | New Jersey - 2013 |
| Washington - 2009 | Oregon - 2013 |
| Nevada - 2010 | Tennessee - 2016* |
| California - 2011 | North Carolina - 2017 |
| South Dakota - 2012* | Georgia - 2020 |

* SLAS Clearinghouse states

SLAS CLEARINGHOUSE

131,399
Transactions Processed

\$1,097,126,003
Premium Processed

93%
Timely Payments





2020 FINANCIAL STATEMENTS

THE
BIG
picture

A Sunday Afternoon on the Island of La Grande Jatte (1884-1886) - Georges Seurat

The trick to forgetting the big picture is to look at everything close-up.

Chuck Palahniuk

2020 FINANCIAL STATEMENTS

Statement of Net Position

	Year End December 31, 2020
Assets	
Current assets:	
Cash and cash equivalents	\$ 3,331,689
Accrued interest income	16,584
Investments	8,242,154
Total current assets	<u>11,590,427</u>
Long-term investments	33,416,336
Property and equipment, net	5,402,983
Other assets	9,713
Total assets	<u>\$ 50,419,459</u>
Liabilities and net position	
Current liabilities:	
Accounts payable and accrued expenses	422,831
Accrued tax expense	100,478
Total current liabilities	<u>\$ 523,309</u>
Deferred compensation:	
Deferred compensation payable	430,649
Investments designated for deferred compensation	(430,649)
Total liabilities	<u>523,309</u>
Net position:	
Investment in capital assets	5,402,983
Unrestricted	44,493,167
Total net assets	<u>49,896,150</u>
Total liabilities and net position	<u>\$ 50,419,459</u>



2020 FINANCIAL STATEMENTS

Statement of Activities and Changes in Net Position

	Year End December 31, 2020
Changes in net position:	
Revenues and other support:	
Charges for services	\$ 7,339,194
Interest and finance charges on service fees	1,741
Other income	35,507
Total revenues and other support	<u>7,376,442</u>
Operating expenses:	
Administration and support	3,414,701
Education and outreach	948,907
Agent and insurer services	1,755,433
Clearinghouse	662,695
Total operating expenses	<u>6,781,736</u>
Operating income	594,706
Nonoperating revenues:	
Investment income	3,794,456
Rental income	38,914
Total nonoperating revenues	<u>3,833,370</u>
Change in unrestricted net assets before income taxes	4,428,076
Income tax expense	<u>301,593</u>
Change in unrestricted net assets	4,126,483
Net position at beginning of year	<u>45,769,667</u>
Net position at end of year	<u>\$ 49,896,150</u>

2020 FINANCIAL STATEMENTS

Statement of Cash Flows

	Year End December 31, 2020
Operating activities:	
Receipts from agents	\$ 5,482,841
Receipts from Clearinghouse	1,856,353
Payments to employees for service	(3,381,043)
Payments for Clearinghouse	(662,695)
Payments to vendors	(1,528,418)
Other cash receipts	37,248
Net cash provided by operating activities	<u>1,804,286</u>
Investing activities:	
Investment income	1,184,219
Purchases of investments	(16,792,319)
Sales and maturities of investments	15,565,153
Net cash (used in) provided by investing activities	<u>(42,947)</u>
Capital and related financing activities:	
Purchase of property and equipment	(1,798,745)
Payment of income taxes	(301,663)
Other receipts	38,914
Net cash (used in) capital and related financing activities	<u>(2,061,494)</u>
Net decrease in cash and cash equivalents	(300,155)
Cash and cash equivalents at beginning of year	3,631,844
Cash and cash equivalents at end of year	<u>\$ 3,331,689</u>
Reconciliation of operating income to net cash provided by operating expenses:	
Operating income	\$ 594,706
Adjustments to reconcile operating income to net cash provided by operating activities:	
Depreciation and amortization	927,577
Changes in operating assets and liabilities:	
Deposits	(1,854)
Accounts payable and accrued expenses	283,857
Net cash provided by operating activities	<u>\$ 1,804,286</u>

2021 LOOKING AHEAD

Despite the angst, uncertainty, and overall difficulties in 2020, surplus lines premiums soared for the first half of 2021. We saw record premiums during the second quarter 2021 and surpassed \$1 billion in reported premium in a single month for June. Overall, the \$5.2 billion in premiums submitted in the first half of 2021 was an increase of 25% over the same timeframe in 2019. Conversely, total policy counts only rose about 7%, indicating increased pricing and hardening of the market.

Not all coverages followed this trend, however. Commercial Property, the top coverage in terms of premium and policy count, grew at a faster rate than the overall reported premium (26%). We anticipate this trend may trickle down to other coverages during the second half of 2021 and beyond.

We often plough so much energy into the big picture, we forget the pixels.

Silvia Cartwright



2021 LOOKING AHEAD




SLAS NEXTGEN

Now that year two has closed, we are embarking on the final projects in the SLAS NextGen plan we began in 2019. Led by the development of a comprehensive roadmap of the remaining items, we expect the final phase of this initiative to be completed by the end of 2021 with the release of SLIP and RAPID.

Next year we plan to redevelop SLIP and make it into a contemporary, user-friendly application. SLIP NextGen will include an update to the underlying technology and framework to provide a faster user experience with a sleeker, more modern look and feel to the web portal used by agents, agencies, IPC filers, and insurers to report surplus lines premium data. The upgraded system will also feature streamlined data entry and improvements to compliance processes, which will improve efficiency and usability.

We also plan to finish the overhaul of RAPID, which began with completing the Compliance Review, Premium Reconciliation, and Production Ledger Review modules in 2020. In 2021, we will continue to modernize RAPID by updating the system architecture and user interface to improve the efficiency and effectiveness of internal business processes that support our mission to facilitate compliance.



The background of the entire page is Salvador Dalí's painting 'Melting Watch' (1954). It depicts a pocket watch with a white face and gold casing, which is melting and dripping into a dark, brownish liquid. The watch is surrounded by various floating objects, including a blue and white striped object, a small white object, and several blue and gold fragments. The overall composition is surreal and dreamlike, with a focus on perspective and the melting of time.

2020

**BOARD OF
GOVERNORS
& STAFF**

**THE
BIG**
picture

Melting Watch (1954) - Salvador Dalí

The ethics of excellence requires a sense of perspective. Look at the big picture.

Price Pritchett

BOARD OF GOVERNORS



Gary D. Pullen
Executive Director



Irvin "Skip" Wolf III
Chair



David Holcombe
Vice Chair



Lorna Wirtz
Secretary/Treasurer



Kathy Colangelo



Roy V. Fabry



Steven Finver



Michael J. Franzese



D. Conor O'Leary



Tasha Carter
Florida Insurance
Consumer Advocate





FSLSO STAFF

EXECUTIVE & OPERATIONAL SERVICES

Gary D. Pullen • Executive Director

Georgie Barrett • Deputy Director of Operations

Jennifer Mills • Business Operations Specialist

AGENT & INSURER SERVICES

Bryan Young • Assistant Director of Agent & Insurer Services

Brian Bogner • Insurance Audit Analyst

Kristen Gray • Insurance Systems Analyst

Barry Lanier • Compliance Manager

Felicia Meredith • Insurance Analyst

Amber Pullen • Compliance Review Analyst

FINANCIAL SERVICES

Sheila Pearson • Controller

Bradley Givens • Staff Accountant

Phillip Hardin • Accounting Specialist

Tracy Ingle • Premium Reconciliation Specialist

Kelli Moser • Business Data Analyst

INFORMATION TECHNOLOGY SERVICES

Cyrus Yazdanpanah • Information Technology Manager

Jesse Barrett • Technical Systems Support Analyst

James Farmer • Information Security Officer

John Felder • Senior Technical Systems Support Analyst

Daniel Mann • Senior Systems Engineer & DBA

Dave Mercado • Senior Systems Administrator

PRODUCT & BUSINESS DEVELOPMENT

Tiffany Andersen • Product & Business Development Manager


Rachel Hoffman • Business Systems Coordinator

Kimberly Mask • Public Information Coordinator

Jordan Mauro • Product Development Specialist

Young McConnell • Business Analyst

Tracy Pafford • Senior Creative & Graphic Designer



Vision is the art of seeing what others can't and painting the picture to take them there. FSLSO is continuing to forge ahead with next generation technology and innovative solutions to provide our customers with the service and leadership they have come to expect.

Gary D. Pullen
Executive Director, FSLSO

THE BIG *picture*

**FACILITATING COMPLIANCE
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