



2017
FSLSO
ANNUAL REPORT

Connecting The Dots

Connecting The Dots

At FLSO, we are all working together to provide the highest quality customer service and constantly striving to facilitate compliance through innovative solutions. Each of these elements – customer service, compliance, and innovation – are all points in a larger picture.

Each year, FLSO strives to enhance existing products and services and bring forward innovative ideas for new products and services. From these new ideas, we develop initiatives and goals designed to support our mission of facilitating compliance and our vision to lead and serve through innovative solutions. We set goals and develop initiatives with the intent to improve efficiency and effectiveness for our organization and our customers.

With every goal that is accomplished, we continue to push forward and develop new, innovative solutions to meet our customers' needs. Each achievement connects to another integral element that paves the way for more growth and innovation to take place. As each point, or goal, is accomplished, the elements begin to take shape and the overall vision reveals itself.



MISSION : facilitate compliance



VISION : lead and serve through innovative solutions



VALUES : efficiency and effectiveness



Believing that the dots will connect down the road will give you the confidence to follow your heart even when it leads you off the well-worn path. ~ Steve Jobs





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EXECUTIVE LETTER FROM THE DIRECTOR



Gary Pullen, Executive Director

The Florida Surplus Lines Service Office is nearing 20 years of successfully facilitating compliance through innovative solutions. FLSO's continued success is due in large part to an amalgamation of accomplishments that connect together to shape the organization as a whole.

2017 was an exciting year for FLSO, as well as the surplus lines industry. Premium written increased to more than \$5 billion in 2017.

Over the last 19 years of operations we have had 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 in an effort to improve customer experience. This year we successfully launched *FLSO Go*, our mobile app, which features compliance reminders, filing statistics, industry data, and live chat.

We also began using analytics software and data analysis to identify trends as it relates to our *Compliance Review* and *Premium Reconciliation* programs. Through the power of data mining and analytics, we are now able to identify trends based on the historical performance of each individual licensee and target our resources for a more efficient and effective review process. This helps customers connect the dots to understand where they typically fall short on compliance.

We also added a corporate account feature to SLIP in 2017, which allows agencies who report for multiple licensees to file under a single SLIP account and receive a single invoice.

Legislatively, 2017 was a mild year. A bill passed the Florida House relating to Transportation Network Companies (e.g. Uber and Lyft) which set operational guidelines. Included in the legislation was a clause stating that the required insurance for these companies could be obtained by an eligible surplus lines insurer that has a "superior," "excellent," "exceptional," or equivalent financial strength rating by a rating agency acceptable to the Office of Insurance Regulation.

Fall brought some significant hurricane activity with Irma hitting South Florida on September 10 followed by Maria only a week later. Florida saw significant destruction in the wake of Irma with more than 65,000 structures damaged in West Central and Southwest Florida alone. While Hurricane Maria didn't hit Florida directly, her wind and rain caused electric outages and significant flooding in the southern portion of the state.

To assist with post-storm consumer aid, we communicated with the Department of Financial Services (DFS) and made preparations to provide requested assistance through the FLSO Catastrophe Outernet (CatNet) application containing updated agent and insurer catastrophe contact information and policy information for insureds. This automated and streamlined much of the work for the DFS teams that were responsive to disaster-ridden areas. This year's hurricane activity ended a 12-year lull in Florida for hurricane landfalls.

In 2017 we were able to connect all the dots and accomplish our goals, making it a great year overall. As we move into our 20th year I am confident FLSO will continue to make connections necessary to provide the highest quality service with an eye towards the future. I would like to extend my sincerest thanks to our Board of Governors and this year's Chairman, Roy Fabry. I would also like to thank the FLSO staff for their steadfast commitment to the success of this office.

Sincerely,

A handwritten signature in white ink that reads "Gary D. Pullen". The signature is fluid and cursive, written over a dark blue background.

Gary D. Pullen, Executive Director





Roy Fabry, Chair

LETTER FROM THE CHAIR

As chairman of the Board of Governors of the Florida Surplus Lines Service Office, it is an honor to present the 2017 Annual Report which connects our achievements and data points showing a full picture of the health of the organization. With a goal of facilitating compliance through innovative solutions, FLSO has pushed itself to be a leader in the surplus lines industry. I am proud to chair such a successful organization.

With more than \$5 billion of premium written this year, 2017 was a successful year for FLSO and the surplus lines industry as a whole. FLSO has done an outstanding job of facilitating compliance through the *Compliance Review* and *Premium Reconciliation* programs. The results of these programs revealed customers scored an average of 97% when it comes to staying compliant. The Premium Reconciliation program uncovered more than \$53 million in unfiled premium and 445 unfiled transactions.

While facilitating compliance is our mission, FLSO has a strong connection to the people involved in surplus lines, as it is deeply committed to serving and protecting the industry. When asked about their satisfaction with our office, customers rated us 94% across the following categories: Level of knowledge, Professionalism, Responsiveness, and Ability to assist.

When asked about their level of satisfaction with SLIP, customers gave a rating of 93% across the following categories: Ease of use, Reliability, Functionality, Performance, and Support.

By connecting high-quality service to everything we do we are able to constantly improve our operations and products. We are currently in the process of strategically planning our goals for 2018, which will bring new and enhanced products, as well as more opportunities for success.

I would like to take a moment to thank Gary Pullen for his steadfast leadership as Executive Director of this organization as well as the FLSO staff. Their commitment and hard work is unmatched. Finally, I would like to extend my appreciation to the Board of Governors for giving me the opportunity to serve as chairman. Absent all of these elements connecting so well together, FLSO would not be where it is today.

I encourage you to explore the annual report as well as FLSO.com to learn more about the organization and the surplus lines industry.

Sincerely,

Roy Fabry, Chair



2017 Organizational Achievements

FLSO employees are all points in a larger organizational picture. Individual team members bring their unique skills and expertise together to form one cohesive team. Without each and every team member's participation and skills, the success and achievements of the organization and its annual initiatives would be impossible.

Dream big. Start small and then connect the dots. ~ *Dan Millman*

Connecting
The Dots

Analytics and Compliance Trending

The mission of FLSO is to facilitate compliance. In order to do so, we implemented the *Compliance Review* and *Premium Reconciliation* programs nearly 15 years ago. These programs monitor and verify all data submissions and premium tax reporting submitted by licensees to FLSO. With more than 15 years of data, FLSO was in a position to utilize analytical software to identify trends in non-compliance and assist our customers in improving their compliance scores.

In 2017, we began reviewing the data from the *Compliance Review* program to identify trends and patterns of non-compliance. Using this information, we were able to better target our resources, creating a more efficient and effective review process that maximizes results and findings.

This initiative allowed us to identify common areas of non-compliance, so we can better assist our customers in facilitating compliance in the future.

Enhanced Market Data Reports

FLSO has collected nearly 20 years of surplus lines market data for Florida. This data can be used to identify marketplace trends related to coverages, insurers, and hardening and softening of the market.

FLSO's *Market Data Reports* tool was originally introduced in 2001 and was updated in 2012. Based on customer and staff feedback, we further enhanced this product by making it more streamlined, interactive and user-friendly.

Using analytics, FLSO is able to provide in-depth analysis and explanation in the event a data outlier causes data sets to be skewed. The use of analytics in reviewing and enhancing the *Market Data Reports* allows FLSO to accurately identify marketplace patterns and trends.



SLIP Corporate Accounts

Under Florida law, all surplus lines licensees are responsible for maintaining regulatory compliance related to the placement of surplus lines business and the reporting and payment of premium taxes. Due to non-resident agent licensure and other market changes, there has been increased agency merger/acquisition activity and consolidation of administrative activities into regional or corporate offices.

Previously, agencies with multiple licensees had to maintain separate SLIP accounts to report business and received separate tax, service fee, and assessment invoices delivered to multiple SLIP inboxes. With every agent having a separate SLIP account, the process of reporting policy data and paying invoices became a time-consuming and tedious process for agencies.

To solve this problem and improve efficiency for our customers, FLSO implemented *SLIP Corporate Accounts*. A corporate account allows agencies to report for multiple licensees under a single SLIP account and receive consolidated invoices for premium taxes, service fees, and assessments.

FLSO Go Mobile App

The future is here and mobile apps are no longer just for social media and online purchases. More and more, small businesses are migrating towards improving mobile access to their products and services. Current trends show that in 5-10 years the majority of the population will use mobile devices to access information and news, make purchases, and perform day-to-day tasks. Successful businesses understand that an effective marketing and communication strategy involves more than just a mobile-friendly website.

To that end, we developed a mobile app, *FLSO Go*, for surplus lines agents and agency staff, to provide customers direct and instant access to compliance data and information. *FLSO Go* has many features including compliance notifications, filing statistics, industry data, and live chat.

Apps, like websites, are a constant work in progress, thus additional features will be added to *FLSO Go* based on customer feedback and technological advances.



2017 Organizational Results

At FLSO, we measure our success by the success of our customers. Not only do we help our customers connect the dots between business and compliance, but we provide innovative solutions to the complex challenges our customers face in the surplus lines marketplace. As a non-profit organization, we measure success using our values: efficiency and effectiveness. Measuring the results of our customers and our organization helps us maintain focus on our core operations while facilitating customer compliance.

Knowledge is information in context...connecting the dots. - *Michael Ventura*

Connecting
The Dots

2017 FLSO Organizational Measures

Filing and Payment Compliance

Agent Policies
Submitted Timely

91%

Agent Premium
Reported Accurately

99%

TIQs Resolved
in 90 Days

99%

Insurer Policies
Submitted Timely

89%

System Matched
Insurer Policies

96%

Agent Invoices
Paid Timely

95%

Effectiveness: Achieving the desired or intended result which also produces a favorable and successful impression on people.

Industry Compliance Scores

99%

94%

98%

Industry Grade

Data
Requirements

Regulatory
Requirements

Financial
Requirements

Efficiency: A productive use of resources that provides the ability to do something well or achieve desired results without wasted energy.

Operational Efficiency

\$1.00
Operating
Costs

GENERATED

\$1.65
Compliance
Revenue

Total Compliance
Revenue | **\$9,306,472**

System Efficiency

Revenue from Rejected Credits
and Tax Status Combinations | **\$1,724,874**

Labor Efficiency

Total Transactions Processed | **1,521,380**

Total Transactions in Question (TIQs) Processed | **14,811**

Tax, Service Fee, and Assessment Payments Processed | **10,291**

Premium Reconciliation Transactions Reconciled | **22,805**

Compliance Review Reports Finalized | **350**



Compliance Review and Premium Reconciliation Statistics

Compliance Review

Compliance
Reviews

350

Policies
Reviewed

15,240

Transactions
Reviewed

18,112

Unfiled
Transactions

3,414

Agents with
Unfiled Transactions

131



Industry
Grade

97%

Compliance Review Average Scores



Compliance Review Statistics

Unfiled Premium | **\$23,331,567**

Taxes, service fees, assessments, and penalties recovered | **\$1,032,258**

Premium Reconciliation

Manually Reconciled
Transactions

22,805

Unfiled
Transactions

445



Premium Reconciliation Statistics

Unfiled Premium | **\$53,898,388**

Taxes, service fees, assessments, and penalties recovered | **\$1,424,965**

2017 Surplus Lines Automation Suite

The *Surplus Lines Automation Suite* (SLAS) is an innovative reporting and payment solution connecting the dots between surplus lines agents and agencies and the state stamping offices and regulators they report to. SLAS is a comprehensive technology solution designed by agents and regulators for agents and regulators.

Every once in a while, a new technology, an old problem, and a big idea turn into an innovation. ~ *Dean Kamen*

Connecting
The Dots

Surplus Lines Automation Suite

The *Surplus Lines Automation Suite (SLAS)* was developed by FLSO for the reporting and payment of premium taxes on surplus lines policies. SLAS is the premier surplus lines reporting platform comprised of SLIP, which is used by agents to report data, and RAPID, which is used by FLSO to monitor and review the data reported through SLIP. SLIP and RAPID are innovative technology solutions that provide user-friendly environments for policy submission, data management, tax calculation, and reporting.

In 2007, SLAS was adopted by the Mississippi Surplus Lines Association for the reporting and taxation of Mississippi surplus lines policies. Subsequently, nine additional states have implemented the SLAS platform, connecting the dots and providing uniformity in reporting for surplus lines agencies operating nationwide.

Most recently, the North Carolina Surplus Lines Association (NCSLA) began using SLAS. Since implementing SLAS in January 2017, the NCSLA has reported increases in reported premiums, reported transactions, and tax revenue collected.



SLAS Statistics

\$653
MILLION

Invalid Credit Endorsements Automatically Rejected by the SLAS System



\$888
MILLION

Unreported Premium and Revenues Recovered through Premium Reconciliation and Compliance Review Programs

43%

Nationwide Surplus Lines Premium Reported and Processed by the SLAS System

Level of Satisfaction with SLIP

Ease of Use	100%
Reliability	100%
Functionality	99%
Performance	100%
Support	100%

SLAS Clearinghouse

Transactions Processed | **120,605**

Premium Processed | **\$735 M**

Timely Payments | **95%**



2017 SLAS Enhancements

FLSO continually enhances the SLAS product to better serve our customers and maintain current technology standards. In 2017, FLSO made several enhancements to the SLIP platform to improve our level of service and increase operational efficiency and effectiveness.

FLSO Tax Estimator in SLIP

Using the web service developed in 2016, customers can now receive estimates for taxes, service fees, and assessments prior to submitting the transaction in SLIP and without having to leave SLIP to go to fslso.com. The *SLIP Tax Estimator* was released in May and provided nearly 80,000 estimates in 2017.

SLIP Chat

In an effort to better serve FLSO customers, we implemented a live chat feature in SLIP and the *FLSO Go* mobile app that allows customers immediate access to an FLSO staff member for assistance with questions without having to pick up the phone. FLSO staff averages roughly 20 chats per month.

Refund Request Forms Available in SLIP

Previously, FLSO customers needing a refund of taxes, service fees, or assessments had to call or email the FLSO accounting staff to request copies of refund forms. The refund forms then had to be emailed back to the accounting department for processing. In 2017, the refund request process was streamlined making the refund request forms available in SLIP.

Enhanced Electronic Payment Features

Automated Clearinghouse (ACH) payments were implemented nearly 10 years ago to allow customers to submit tax, service fee, and assessment payments electronically. In 2017, FLSO added several additional features to the electronic invoicing and payment processes. Customers can now view past invoices and payment history, schedule tax, service fee, and assessment payments in advance, and allow payments to be drawn from multiple bank accounts.



2017 Reporting Statistics

FLSO uses analytics to connect the dots and create a more accurate picture of the surplus lines market in Florida. By collecting, connecting, and analyzing data points in different combinations, we are able to provide detailed and accurate statistics using different and interesting perspectives. Analytics allows us to offer insights into the Florida surplus lines marketplace that might not otherwise be obvious. We analyze the connections between the data to gain a better understanding of the highly specialized and complex Florida surplus lines marketplace.

The information is all out there if you go looking for it, and the classified stuff comes from analyzing the unclassified stuff and connecting the dots. ~ Tom Clancy

Connecting The Dots

Total Florida Premium

**\$5.25
BILLION**



Total Premium

2017 - \$5,252,488,688

2016 - \$4,952,069,475

2015 - \$4,925,363,936

2017 Premium and Policy Count

	2017	FROM 2016
Total Premium	\$5,252,488,688	↑ 6.1%
Policy Count	1,055,747	↑ 6.1%
Average Cost Per Policy	\$4,975	↓ 0.4%

2017 Taxes, Fees, and Assessments

	2017
Taxes	\$236,937,199
Fees	\$6,904,070
Assessments	\$1,528,445

Agent Transactions Submitted

SLIP Submissions
244,363

SLIP Transactions
247,223

1,375,150*
Total Agent Transactions Submitted

Batch Submissions
61,495

Batch Transactions
1,127,927



SLIP vs. Batch Agent Transactions

Agent Transactions Submitted by Month

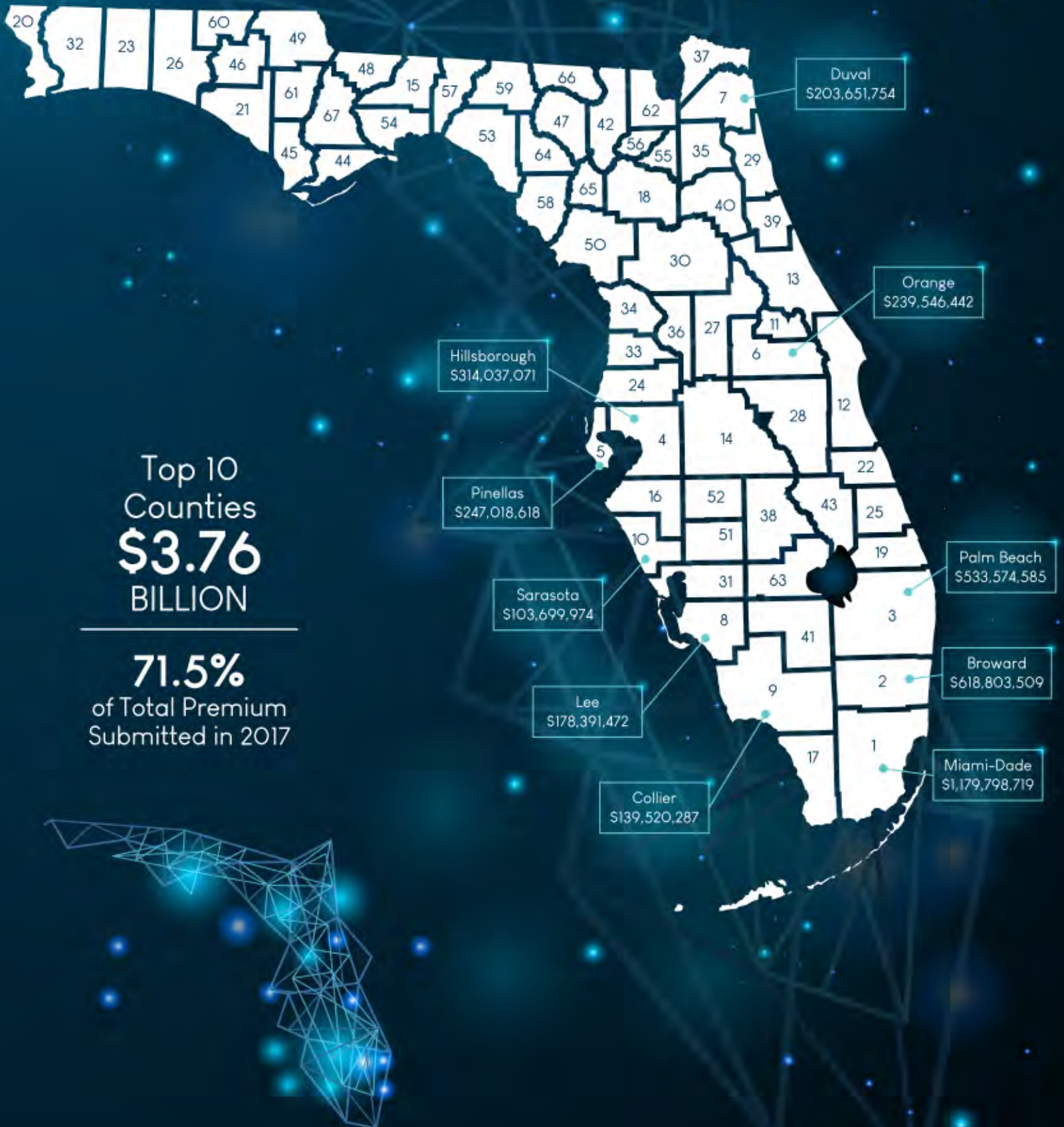


* Agent only. Excludes backout pair transactions.

Counties by Total Florida Premium

	COUNTY	PREMIUM		COUNTY	PREMIUM
1	Miami-Dade	\$1,179,798,719	35	Clay	\$12,094,406
2	Broward	\$618,803,509	36	Sumter	\$10,631,688
3	Palm Beach	\$533,574,585	37	Nassau	\$10,605,073
4	Hillsborough	\$314,037,071	38	Highlands	\$9,124,637
5	Pinellas	\$247,018,618	39	Flagler	\$8,353,487
6	Orange	\$239,546,442	40	Putnam	\$6,656,862
7	Duval	\$203,651,754	41	Hendry	\$6,302,784
8	Lee	\$178,391,472	42	Columbia	\$5,493,215
9	Collier	\$139,520,287	43	Okeechobee	\$5,474,555
10	Sarasota	\$103,699,974	44	Franklin	\$4,799,017
11	Seminole	\$103,211,108	45	Gulf	\$4,183,426
12	Brevard	\$101,475,905	46	Washington	\$3,684,035
13	Volusia	\$94,071,194	47	Suwannee	\$3,631,163
14	Polk	\$86,502,905	48	Gadsden	\$3,550,905
15	Leon	\$75,167,327	49	Jackson	\$3,538,064
16	Manatee	\$72,344,067	50	Levy	\$3,404,056
17	Monroe	\$68,788,002	51	DeSoto	\$3,146,465
18	Alachua	\$57,213,593	52	Hardee	\$2,991,825
19	Martin	\$56,595,270	53	Taylor	\$2,319,345
20	Escambia	\$53,711,336	54	Wakulla	\$1,942,090
21	Bay	\$53,198,713	55	Bradford	\$1,696,219
22	Indian River	\$51,278,120	56	Union	\$1,556,045
23	Okaloosa	\$50,132,104	57	Jefferson	\$1,535,727
24	Pasco	\$42,475,904	58	Dixie	\$1,375,113
25	St. Lucie	\$41,745,883	59	Madison	\$1,200,554
26	Walton	\$37,078,822	60	Holmes	\$1,096,706
27	Lake	\$34,868,080	61	Calhoun	\$1,094,706
28	Osceola	\$34,383,598	62	Baker	\$1,011,822
29	St. Johns	\$33,270,097	63	Glades	\$941,692
30	Marion	\$28,478,464	64	Lafayette	\$865,995
31	Charlotte	\$22,258,996	65	Gilchrist	\$745,058
32	Santa Rosa	\$18,246,732	66	Hamilton	\$698,257
33	Hernando	\$18,030,200	67	Liberty	\$496,362
34	Citrus	\$15,834,487			

Premium by County



Top 10 Coverages by Total Florida Premium

RANK	COVERAGE	PREMIUM
1	Commercial Property	\$1,711,063,664
2	Commercial General Liability	\$860,202,385
3	Homeowners-HO-3	\$360,582,715
4	Commercial Package	\$323,517,355
5	Excess Commercial General Liability	\$202,391,502
6	Collateral Protection (Force Placed Coverage)	\$180,460,821
7	Miscellaneous E&O Liability	\$142,012,743
8	Dwelling Property	\$97,844,864
9	Windstorm and/or Hail - Commercial	\$76,148,102
10	Miscellaneous Medical Professionals	\$69,057,557



Top 10 Insurers by Total Florida Premium

RANK	INSURER	PREMIUM
1	Lloyd's Underwriters at London	\$1,472,711,257
2	Lexington Insurance Company	\$394,789,887
3	Scottsdale Insurance Company	\$202,706,997
4	Indian Harbor Insurance Company	\$145,092,634
5	Evanston Insurance Company	\$134,759,587
6	QBE Specialty Insurance Company	\$117,778,513
7	Westchester Surplus Lines Insurance	\$107,955,688
8	National Fire and Marine Insurance Company	\$106,343,985
9	Voyager Indemnity Insurance Company	\$102,976,527
10	United Specialty Insurance Company	\$98,569,321



2017 Financial Statements



Connecting
The Dots

Statement of Net Position

	<u>Year End December 31, 2017</u>
Assets	
Current assets:	
Cash and cash equivalents	\$ 3,616,478
Accrued interest income	33,553
Investments	<u>3,495,959</u>
Total current assets	7,145,990
Long-term investments	28,607,475
Property and equipment, net	3,374,076
Deposits	7,859
Total assets	<u>\$ 39,135,400</u>
Liabilities and net position	
Current liabilities:	
Accounts payable and accrued expenses	\$ 173,600
Accrued tax expense	32,249
Total current liabilities	<u>205,849</u>
Deferred compensation:	
Deferred compensation payable	274,235
Investments designated for deferred compensation	<u>(274,235)</u>
Total liabilities	<u>205,849</u>
Net position:	
Investment in capital assets	3,374,076
Unrestricted	<u>35,555,475</u>
Total net position	<u>38,929,551</u>
Total liabilities and net position	<u>\$ 39,135,400</u>

Statement of Activities & Changes in Net Position

Changes in unrestricted net position:

Revenues and other support:

Charges for services	\$ 7,311,852
Interest and finance charges on service fees	2,308
Other income	30,440
Total revenues and other support	7,344,600

Operating expenses:

Administration and support	2,819,085
Education and outreach	914,978
Agent and insurer services	1,598,776
Clearinghouse	533,696
Total operating expenses	5,866,535

Operating income	1,478,065
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Nonoperating revenues:

Investment income	2,531,661
Rental income	117,338
Rental expense	(77,954)
Gain on sale of assets	25,000
Total nonoperating revenues	2,596,045

Change in net position before income taxes	4,074,110
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Income tax expense	32,249
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Change in net position	4,041,861
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Net position at beginning of year	34,887,690
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Net position at end of year	\$ 38,929,551
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Statement of Cash Flows

	Year End December 31, 2017
Operating activities:	
Receipts from agents	\$ 6,044,745
Receipts from Clearinghouse	1,267,107
Payments to employees for service	(2,819,573)
Payments for Clearinghouse	(261,611)
Payments to vendors	(2,512,252)
Other cash receipts	32,748
Net cash provided by operating activities	<u>1,751,164</u>
Investing activities:	
Investment income, net	954,461
Purchases of investments	(6,900,603)
Sales of investments	4,934,820
Net cash used in investing activities	<u>(1,011,322)</u>
Capital and related financing activities:	
Purchases of property and equipment	46
Other receipts	39,384
Net cash provided by (used in) capital and related financing activities	<u>39,430</u>
Net increase (decrease) in cash and cash equivalents	779,272
Cash and cash equivalents at beginning of year	2,837,206
Cash and cash equivalents at end of year	<u>\$ 3,616,478</u>
Reconciliation of operating income to net cash provided by operating expenses	
Operating income	\$ 1,478,065
Adjustments to reconcile operating income to net cash provided by operating activities:	
Depreciation and amortization	271,757
Changes in operating assets and liabilities:	
Accounts payable and accrued expenses	1,342
Net cash provided by operating activities	<u>\$ 1,751,164</u>

2017 FLSO Board of Governors and Staff

Great things in business are never done by one person.
They're done by a team of people. ~ Steve Jobs

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2017 FLSO Board of Governors and Staff

Board of Governors

Gary D. Pullen, Executive Director

Roy V. Fabry, Chair

Irvin "Skip" Wolf III, Vice Chair

David Holcombe, Secretary/Treasurer

C. Sha'Ron James, Insurance Consumer Advocate

Keith M. Driggers

Michael J. Franzese

Steven Finver

D. Conor O'Leary

Lorna Wirtz

Staff

Gary D. Pullen, Executive Director

Georgie Barrett, Deputy Director of Operations

Bryan Young, Assistant Director, Agent & Insurer Services

Sheila Pearson, Controller

Tiffany Maruniak, Product & Business Development Manager

Trevor Flanagan, Information Technology Manager

Barry Lanier, Compliance Manager

Jesse Barrett, Technical Support Analyst

Brian Bogner, Insurance Audit Analyst

Corey Capps, Staff Accountant

Jim Day, Database Administrator

James Farmer, Senior Information Architect

John Felder, Senior Technical Support Analyst

Jean Ferrer, Premium Reconciliation Coordinator

Lisa French, Insurance Analyst

Kristen Gray, Insurance Systems Analyst

Rachel Hoffman, Business Systems Specialist

P.J. Parker-Comer, Public Information Coordinator

Tracy Ingle, Premium Reconciliation Specialist

Felicia Meredith, Compliance Review Analyst

Jennifer Mills, Business Operations Specialist

Kelli Moser, Business Data Analyst

Tracy Pafford, Public Information Specialist

Amber Pullen, Accounting Specialist



Facilitating Compliance Through Innovative Solutions



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