



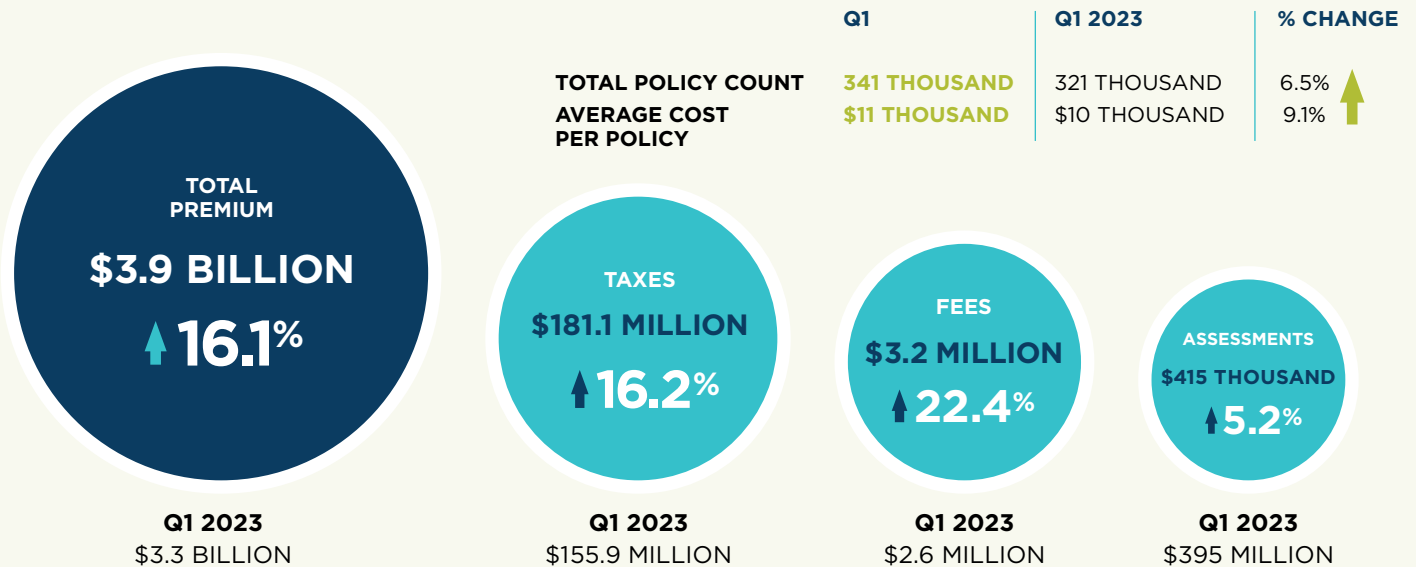
one

20
QUARTERLY

REPORT

24

THE QUARTER BY THE NUMBERS



Data herein is based upon policy transactions submitted between 01/01/24 and 03/31/24 and is current as of 04/08/24. All figures have been rounded to the nearest dollar amount.

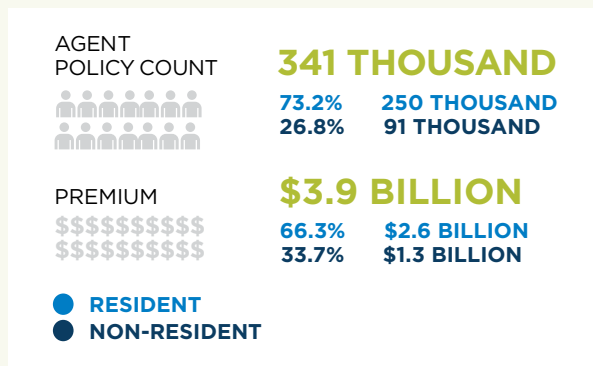
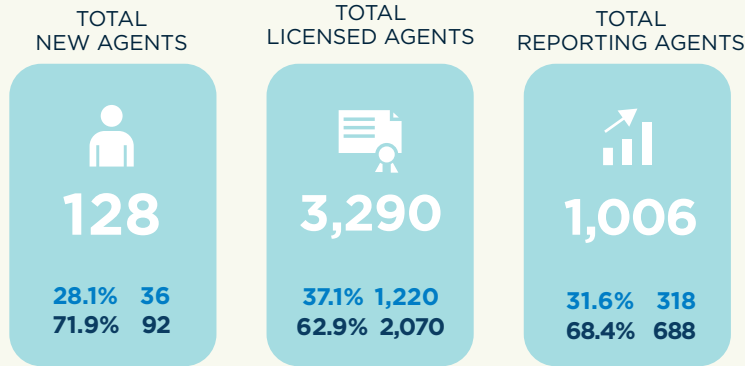
TOP INSURERS BY PREMIUM

RANK	INSURER	Q1 2024 PREMIUM	Q1 2023 RANK TOTAL	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S. LONDON	\$643.6 MILLION	1	16.5%
2	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$177.8 MILLION	2	4.6%
3	TRISURA SPECIALTY INSURANCE COMPANY	\$93.0 MILLION	11	2.4%
4	LEXINGTON INSURANCE COMPANY	\$86.2 MILLION	6	2.2%
5	EVANSTON INSURANCE COMPANY	\$85.5 MILLION	3	2.2%
6	TRAVERSE SPECIALTY INSURANCE COMPANY	\$82.4 MILLION	16	2.1%
7	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$79.5 MILLION	10	2.0%
8	KINSALE INSURANCE COMPANY	\$79 MILLION	12	2.0%
9	MT. HAWLEY INSURANCE COMPANY	\$72.0 MILLION	9	1.9%
10	STARR SURPLUS LINES INSURANCE COMPANY	\$70.3 MILLION	17	1.8%

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	Q1 2024 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$1.4 BILLION	51,162	36.1%
2	COMMERCIAL GENERAL LIABILITY	\$610.4 MILLION	58,758	15.7%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$286.8 MILLION	8,568	7.4%
4	COMMERCIAL PACKAGE	\$232.6 MILLION	21,988	6.0%
5	HOMEOWNERS - HO-3	\$133.5 MILLION	21,229	3.4%
6	BUILDERS RISK	\$114.1 MILLION	1,344	2.9%
7	WINDSTORM AND/OR HAIL	\$107.9 MILLION	2,574	2.8%
8	MISCELLANEOUS E&O LIABILITY	\$78.7 MILLION	4,187	2.0%
9	CYBER LIABILITY	\$72.8 MILLION	3,137	1.9%
10	COMMERCIAL UMBRELLA LIABILITY	\$58.1 MILLION	1,778	1.5%

AGENT ACTIVITY



PREMIUM RECONCILIATION	PRODUCTION LEDGER REVIEW
6,859 Manually Reconciled Transactions	27,838
536 Number of Unfiled Transactions	986
\$118.7 MILLION Unfiled Premium	\$10.8 MILLION
\$4.9 MILLION Taxes, service fees, assessments and penalties recovered	\$552 THOUSAND

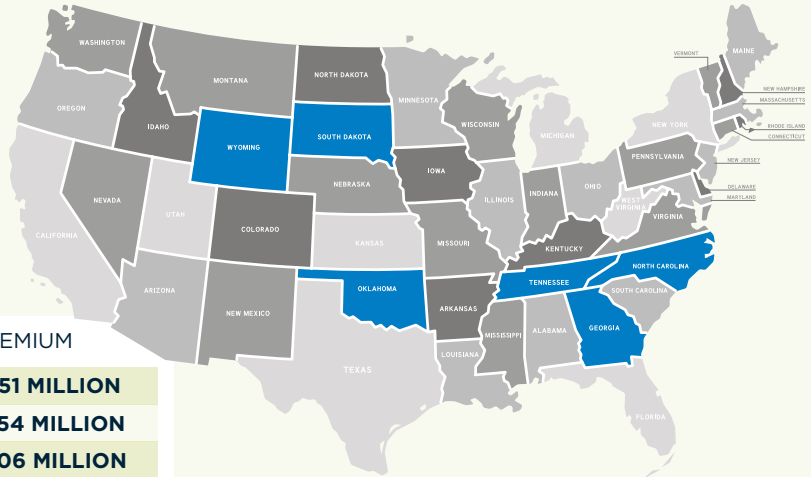
COMPLIANCE REVIEW

- COMPLIANCE REVIEWS: 97
- INDUSTRY GRADE: 97.7%
- REGULATORY GRADE: 97.8%
- FINANCIAL GRADE: 97.5%
- DATA: 98.3%

SURPLUS LINES AUTOMATION SUITE

SLAS States by Quarter's End

Premium	\$1.77 BILLION
Policy Count	131 THOUSAND
Transaction Count	194 THOUSAND



TOP 3 COVERAGES

COVERAGE NAME	PREMIUM
Commercial Property	\$451 MILLION
Excess Commercial General Liability	\$254 MILLION
Commercial General Liability	\$206 MILLION


UNIQUE TOP COVERAGES BY STATE

The following provide a snapshot of unique coverages found within the top 5 lines of the SLAS states.

STATE	COVERAGE	PREMIUM
Oklahoma	Miscellaneous Medical Professional	\$3.3 MILLION
South Dakota	Bankers Blanket Bond	\$1.98 MILLION
Georgia, North Carolina & Tennessee	Cyber Liability	\$86.9 MILLION
Wyoming	Homeowners HO-3	\$1.4 MILLION

EDUCATION

CE COURSES

	NO. OF ATTENDEES	DATE	HOURS
FISCE 4-HR Law & Ethics	78	3/27/2024	1
FISCE 2-HR Commercial Property Coverage	26	3/28/24	2

STUDY MANUALS (NO. SOLD)



E-Books	22
Hard Copy	82
TOTAL	104

ONLINE COURSES



	Q1 ENROLLED	Q1 COMPLETED
60-Hour Pre-Licensing Courses	58	39

INTERNSHIP PROGRAM UPDATE

FSLSO's Risk Management Internship (RMI) program continues to foster strong relationships with universities in Florida and Alabama. During the spring semester, we partnered with Florida State University (FSU) to host two interns who successfully completed the 60-hour surplus lines pre-licensing course and the Surplus Lines Information and Education Course (SLICE) as part of their program requirements. FSLSO's RMI program provides support, expertise and internship opportunities to its higher education partners including Florida State University, University of South Florida and Troy University.

EVENTS

CUSTOMER EVENTS

- The **FSLSO Customer Forum** was held in Orlando in March. Attending FSLSO staff provided market insights, compliance updates and a legislative overview for 2024 Session highlights affecting the industry. A two-hour CE on Commercial Property Coverage was conducted by Kevin Amrhein following.

RMI EVENTS

- Staff spoke to the students at **FSU's Gamma Iota Sigma** on the E&S Industry, the role of FSLSO, and trends in the marketplace.
- Staff also participated in **FSU's Risk Management & Insurance Spring Insurance Days** which is one of the College of Businesses premier career placement events. Students had the opportunity to meet staff, learn about the E&S industry and make industry network connections.

PROFESSIONAL EVENTS ATTENDED

- ELANY Meeting
- SLTX Meeting
- WSIA Underwriting Summit
- KnowBe4 Conference
- Florida Insurance Market Summit
- NAIC Spring National Meeting
- NCSLA Annual Convention

COMMUNITY SERVICE EVENTS

- Tallahassee Ice Bowl to Benefit Second Harvest of the Big Bend
- Sleep in Heavenly Peace

COMMUNICATIONS AND PRODUCT ENGAGEMENT



TOTAL WEBSITE
PAGE VIEWS

123,965

	PAGE VIEWS - Q1	% OF TOTAL
Top 3 pages	76,531	62%
- Tax Estimator	44,659	36%
- County/City/Zip Search	29,623	24%
- Florida Market Data Reports	2,249	2%

	# DISTRIBUTED	OPEN RATE
The Wire	3	25%
Surplus Lines Stats	3	56%
The Carrier	1	63%
SLAS Insights	6	36%



INFORMATION TECHNOLOGY



**UPTIME OF FSLSO
IT RESOURCES**

99.999%

CYBERSECURITY METRICS	
Malicious and Spam Emails Blocked	220,247
Threats Blocked by Firewall	5,743
Security Enhancements Made	67
Successful Backups	2,640

AGENT TRANSACTIONS SUBMITTED	
Transactions Submitted via SLIP Batch	168,976
Transactions Submitted via Batch API	207,308
Transactions Submitted via Batch CSV	26,875
Transactions Submitted via SLIP	105,484

**HELPDESK AND
CODE DEPLOYMENTS**

Help Desk Requests Resolved

250

Code Deployments

138

CYBERSECURITY TRAINING	
FSLSO Email Phish-Prone Percentage	0.2%
Gov Email Phish-Prone Percentage	4.0%
Insurance Email Phish-Prone Percentage	4.5%
Cybersecurity Education Hours	33



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