

Florida Surplus Lines Service Office
2001

Annual Report

Board

Board of Governors for 2001

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FSLSO Staff

Florida Surplus Lines Service Office

GARY PULLEN, Executive Director

CAROLYN DANIELS, Assistant Director, Agent Relations

SEAN FISHER, Assistant Director, Outreach & Education

MARK SHEALY, Chief Financial Officer

GEORGIE BARRETT, Executive Assistant

AMY BOGNER, Public Information Specialist

KRISTEN BERTAGNOLLI, Compliance Review Administrator

JIM DAY, Database/Network Administrator

JAMES FARMER, Systems Programmer/Webmaster

LISA FRENCH, Insurance Analyst

CATHY DURRANCE, Variance Analyst

FELICIA HARRIS, Review Analyst

JASON HAYNIE, Accounting Systems Specialist

TERI LITTLEFIELD, Senior Variance Analyst

MATT WESTER, Senior Insurance Analyst

MATHU SPIRES, Information Systems Support/Developer

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Chairman's Message



In the year 2001, the Florida Surplus Lines Service Office (FSLSO) took another step forward to ensure quality service is provided within our industry.

Our gratitude is extended to Gary Pullen and the staff at FSLSO for continuing to improve the services the office provides. Their commitment and effort has led to programs that promote stability and credibility within our surplus lines industry.

Providing leadership, integrity and service to FSLSO's customers has been of the utmost importance. To assist our customers in effectively operating their businesses, FSLSO recognized and took advantage of a prime opportunity to offer new resources targeting ways to improve technology and other services. Many of these new resources can be seen or are in use in your everyday operations.

The FSLSO embodies technology as the foundation for offering its services, services that provide general access to information, enhanced FSLSO internal operations and an increase in the provisions for educational programs. Admittedly, FSLSO's technological advances surpass many industry standards. Therefore, the Service Office continues to maintain its position on the cutting edge in the industry. Clearly, this is evidenced by the conception of a unique "paperless" process unmatched by other similar professional offices.

As you peruse our 2001 Annual Report, you will realize that we are fulfilling our obligations to the surplus lines industry in Florida with one-half of the workforce of other states stamping offices. You will quickly understand the tenacity in which our staff and Board of Governors give to every demand and project. Members of this organization receive the best possible representation from this office. I have continued to encounter rave reviews by its members and customers, touting the assistance they have received, the expertise they have been afforded and the information made available to them. Exceptional quality of work is the standard at the FSLSO.

Inspiring positive change in our industry, this dedicated FSLSO team is affiliated with so many of the wonderful programs instituted in the past year. I congratulate and thank last year's Board of Governors, who freely contributed their time and effort to provide guidance and assistance to the FSLSO.

I look forward to the wonderful opportunity of working with the FSLSO and professionals within Florida's surplus lines industry in the coming year. Thank you for allowing me to serve a second term as Chairman for your Florida Surplus Lines Service Office.

A handwritten signature in black ink that reads "David Holcombe". The signature is fluid and cursive.

David Holcombe
Chairman

Director's Message



ndoubtedly, 2001 was another banner year for the Florida Surplus Lines Service Office! FLSO accepted the task of enhancing its many services while responsibly meeting its normal obligations to serve Florida's surplus lines insurance industry.

We continue to challenge ourselves, working to improve our services and create innovative solutions to better serve our customers. Automating the services FLSO provides has proven successful, creating efficiencies in process, providing access to more information and improving the validity of the surplus lines marketplace as a viable resource for the insurance buying public.

FLSO staff has expended a great deal of time and effort to carefully develop and implement a company financial review program available online at www.fslso.com. Company financial information is compiled from public records and is placed into a format for open review. In addition to offering free continuing education classes worth credit to help our member agents comply with Florida's Surplus Lines Law, we developed two online training programs to assist data entry personnel through the FLSO Agent Submission Software. And, we provided an easy online submission application process for filers of independently procured coverage (IPC).

The IPC process, which began in September for out-of-state filers, exceeded our expectations for the short time it was in operation in 2001. Consequently, FLSO is looking forward to 2002, which should easily outperform 2001's record-breaking number of fourth quarter submissions.

Looking ahead to 2002, FLSO is enthusiastic about pursuing continual improvements in our service. Taking a proactive approach to the serious nature of this duty, staff worked diligently to create a meaningful three-year strategic plan to help FLSO anticipate future threats and opportunities that may arise from industry, regulatory or environmental changes.

I look forward to another year of working under the guidance of our Chairman, David Holcombe, whose professionalism, sense of fairness and experience has served our organization. As an exemplary resource, he has provided us with the support to continue our track of successes and achievements.

Through design, the consumers, industry members and regulators are at the heart of our many programs and achievements. Our members' suggestions are handled with care and sincerity as we work together as a team building credibility in our industry. It is with your help and commitment that we can and will fulfill our obligations in making Florida's surplus lines market the best in the nation.

A handwritten signature in black ink that reads "Gary D. Pullen". The signature is written in a cursive, flowing style.

Gary D. Pullen
Executive Director

👉 Permanent office in Tallahassee, FL.

👉 FLSO was established by the Florida Legislature in 1997, under the "Dana Roehrig Act."

👉 Toll-free assistance: 1-800-562-4496



👉 Our Internet address is www.fslso.com

Mission

The FLSO will promote a stable, efficient and financially strong surplus lines insurance market in Florida.

Goals

- Protect consumers seeking insurance in this state.
- Permit surplus lines insurance to be placed with approved surplus lines insurers.
- Maintain a self-regulating organization that will promote and permit orderly access to surplus lines insurance in Florida.
- Enhance the number and types of insurance products available to consumers in Florida.
- Provide a source of advice and counsel for the benefit of consumers, surplus lines agents, insurers and government agencies, concerning the operation of the surplus lines insurance market.
- Protect the revenues of the state.

Services

INFORMATION



Communicating and distributing information plays an important role at the FLSO. Information is provided in various formats; therefore, the FLSO is always cognizant of the fact that any information distributed should be both reliable and accurate.

Financial information covering a five-year period for surplus lines insurers' became available via the FLSO Web site at the link titled "Insurer Financials." The financial data was collected directly from the surplus lines insurer's financial documents, i.e., annual statement, audited financial statement and actuarial opinion. The data contained on the Web site is an assortment of financial data that the FLSO extracted from the company's financial documents. The financial information presented covers the years 1996 through 2000 for foreign insurers (U.S. domiciled companies) and the years 1997 through 2000 for alien insurers (non-U.S. companies).

In addition to key financial elements such as capital and surplus, underwriting gains (losses) and FLSO premiums processed, the Web site also contains basic information about the company, such as state of domicile, Web site address, parent company, A.M. Best rating and much more. Definitions have also been provided as a resource in understanding the terminology.

	1996	1997	1998	1999	2000
Total Admitted Assets	4,330,000	4,330,000	4,330,000	4,330,000	4,330,000
Total Liabilities	4,330,000	4,330,000	4,330,000	4,330,000	4,330,000
Capital & Surplus	4,330,000	4,330,000	4,330,000	4,330,000	4,330,000
Premiums and Agent's Advances	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Unearned Premiums	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Reinsuring Cash Carried	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Net Income (Loss) after Tax	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Cash Flow from Operations	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Unaffiliated Capital (Cash) Received	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Net Premiums	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Net Losses	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000

Insurer Financials

Proudly, Florida is the first state to implement electronic collection of policy data from surplus lines agents and insurers. The collection of this policy data has led FLSO to offer information via Public Data Reports found on our Web site.

These Public Data Reports provide useful information to help interested individuals better understand the marketplace. The information offers aggregated data, such as premium generated by line of coverage; specific types of coverage in a specific county; the reports include the top agent(s), agencies and companies by premium amount as well as by types of coverage and specific counties. There are "General Information Reports" that provide information regarding company name and its Federal Employer Identification Number (FEIN) for specific coverages and counties it is writing in. One can also search for a specific agent or insurer for detailed contact information.

The reports provide readily available market trend data, which are for informational purposes only and do not constitute an endorsement for any service, company or person offering any product or service. The data contained in these reports is updated monthly based on data submissions from surplus lines agents and insurers.

The FLSO still provides access to a variety of other informational tools via its Web site, such as a Software User's Manual, Florida Statutes, frequently asked questions, exportable submission file formats, E-news bulletins (web-based newsletter), news releases, forms and much more.

REPRESENTATION

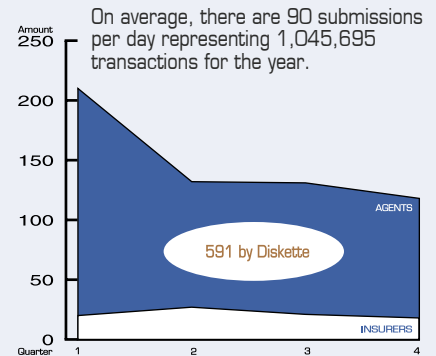
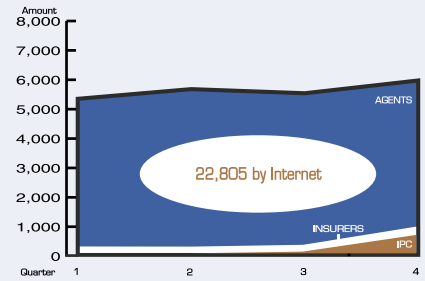


All surplus lines agent's in Florida are members of the FLSO as a condition of holding a surplus lines agent's license. For this reason, it is important that all of our members, as well as others in the surplus lines industry, receive the best possible representation from this office.

The FLSO accomplishes this task through affiliations with prominent organizations, such as the National Association of Professional Surplus Lines Offices (NAPSLO), American Association of Managing General Agents (AAMGA), National Association of Insurance Commissioners (NAIC), and the Florida Surplus Lines Association (FSLA).

The FLSO is recognized as a valuable resource of information and expertise, as noted by our involvement on issues affecting the surplus lines industry with the Florida Legislature and other regulatory agencies.

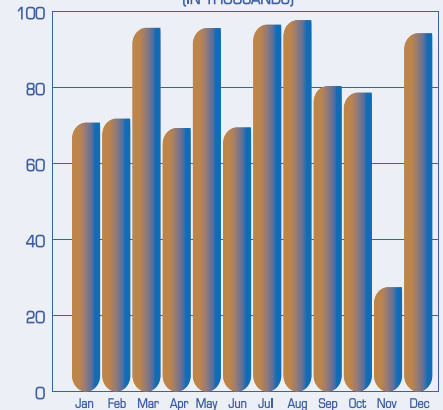
2001 Submissions (Internet vs Diskette Comparison)



**Total Internet and Diskette
Submissions Received:
23,396**



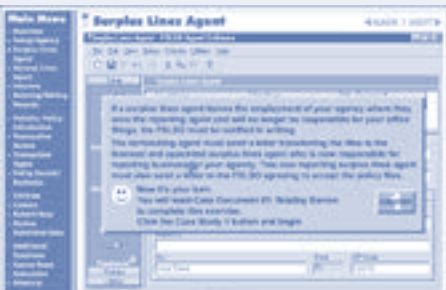
TRANSACTIONS PROCESSED PER MONTH (IN THOUSANDS)



Offered six continuing education classes in the state with more than 250 attendees participating.



COAST Overview Screen



COAST Case Study Screen



COAST Sins Screen

At local and national events and with other insurance organizations, the FLSO is a visible source of information regarding surplus lines insurance. In 2001, the FLSO participated in conferences hosted by NAPSO, NAIC, FSLA, the Florida Association of Insurance Agents (FAIA), Florida Council of the National Association of Insurance Women (NAIW) and the Specialty Insurance Agents Association.

EDUCATION



The FLSO developed and offered two online training programs: the Certification of Online Agent Software Training (COAST) program and the Agent Software Tutorial. Each of these programs has a separate and unique learning objective, whether it is as a comprehensive training course or as a quick reference guide.

Targeting what is humorously referred to as the “10 Sins of the Submission Process,” or those errors that have been identified as occurring frequently in the agent software program,

10 Sins of the Submission Process

- FLSO member errors
- Name changes in the software
- Incorrect or invalid agency or insurer FEIN
- Incorrect agent license numbers
- Premium allocation
- Incorrect coverage code/tax status combinations
- Transaction types
- Contact information
- Confirmation numbers in the FLSO Management System
- Transferring files to another agent

COAST provides a comprehensive online training program to provide easy-to-understand instructions specifically related to the submission process. COAST also stresses the importance of certain other issues, such as incorrect coverage code/ tax status combinations, the process for a new surplus lines agent to follow and the proper steps in correcting Submission In Question (SIQ) files.

This program operates by delivering information in individual modules to explain the functions of the agent software program, while providing 11 interactive opportunities to assist in the retention of the learned information. Successful progression through the modules is required to advance to the end of the program, where a course exam is given to test the user’s comprehension of the information contained in the program. Upon successful completion of the program, the user receives a certificate of completion, recognition in the

☞ The FLSO newsletter is called *"The Advisor."*

☞ FLSO has 16 employees with more than 165 combined years of insurance experience.

☞ 2001: Florida ranks third nationally in the volume of total surplus lines premiums written.

☞ First state to implement electronic collection of policy data from surplus lines agents and insurers.

Agents' Association. Educational items designed to create awareness of FLSO and its services were distributed free of charge during these conferences.

The FLSO speaker's bureau has become an ideal way for our office to explain surplus lines insurance to a variety of insurance professionals, organizations and consumers who may have little or no knowledge about our marketplace. It incorporates staff and industry volunteers to address groups requesting a presentation. Seeking these types of opportunities, FLSO was delighted to be invited to participate at the Specialty Agents conference and presented two enlightening and informative seminars to attendees.

The FLSO provided information related to the surplus lines industry by issuing press releases and news articles to the Florida Underwriter, Insurance News, Unite, Agents Confidential, Professional Agent Magazine, Professional Insurance Agent's newsletter and the Agent Intercom.

The Agent Compliance Review program was expanded and continued to educate and inform members of the laws pertaining to the surplus lines industry. Contracted analysts visited member agents and reviewed a number of policies facilitating compliance with the law. More than 220 compliance reviews were conducted in 2001 and those agents who have been reviewed regarded the program as a positive and rewarding experience.

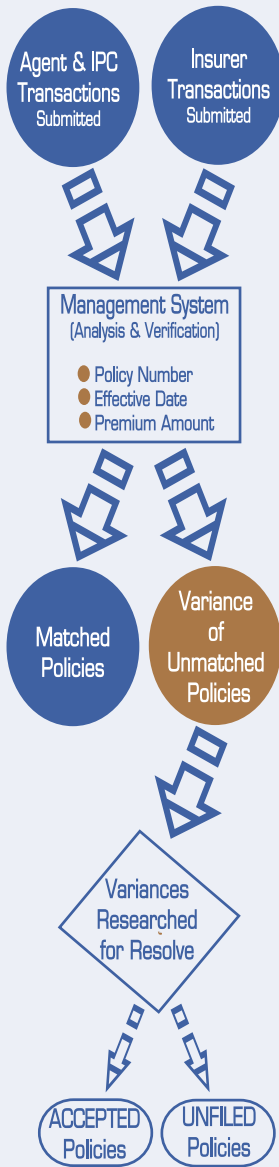
The FLSO continued to update and offer its educational offerings and still provides the following materials: *Advisor* newsletter, *"Insuring the Uninsurable"* brochure and video, and Agent's Procedures Manual. In addition, a brochure about the FLSO was developed for distribution at trade shows and other speaking opportunities.



FLSO's newest brochure:
"Leader in Technology: Serving Florida's Surplus Lines Community"



The Variance Process



A closer inspection of all submitted insurer, agent and IPC policy information is conducted to find variances and disparity relevant to the reported information. It also provides additional verification that all taxes and service fees have been paid to the correct source. Three components are used by the Management System, which questions transactions that do not meet the FLSO business rules when matching insurer and agent policy submissions. They are policy number, effective date and premium amount. If these three components do not correlate, then a variance is detected with the data. Many of these variances are minimal and the party submitting the information is contacted and asked to correct the erroneous data. However, some variances require further investigation and review. If the variance is substantial, it may occur because of unreported premiums, taxes or service fees. In this case, action is taken to obtain the missing data or funds.

Exceptional attention to detail by the variance staff uncovered 13 policies representing more than \$4 million in unreported premium and collected in excess of \$270,000 in taxes, fees and penalties in 2001. These efforts continue to ensure fairness and conformity with the law by all parties involved in a surplus lines transaction.

Additionally, marketplace monitoring is performed through the FLSO's compliance review program. Every Florida licensed surplus lines agent will participate in the program. Any inconsistencies found through the compliance review program are reflective of improper training and a lack of quality controls in the submission of transactions. Through these reviews, FLSO facilitates compliance by the surplus lines agent relative to the sales and reporting of surplus lines insurance contracts, provides educational assistance when needed and has enhanced the quality of service provided in the marketplace. Consequently, the review process has increased the credibility and data integrity, not only of the submissions filed with FLSO, but of the documentation surplus lines agents are required to maintain by law.

Having a profound affect on the marketplace unlike other state's, these self-imposed regulatory measures are efforts to clearly establish credibility and support within the insurance industry and directly affects the goals established by and for the FLSO.

✎ Variance analysis uncovered 13 policies with a total of \$4,358,520 in unreported premium for a total of \$270,852 in taxes, fees and penalties.

"Serving Florida's Surplus Lines Community"

ASSISTANCE



As evidenced by the 30,119 visits to our Internet Web site in 2001, notwithstanding the calls received by our staff, assistance is recognized by FLSLO as the epitome of quality customer service.

Florida ranks third nationally in the volume of surplus lines placements and still only maintains one-half of the comparable workforce of other state's stamping offices. Sixteen qualified and experienced staff members have more than 165 years in the insurance field, thus conveying a high level of expertise.

Assistance is provided in numerous other ways as well. For example, all members receive a monthly transaction report denoting a detailed list of their submissions to the FLSLO. These reports provide agency staff with the assistance of reconciliation of tax and fee payments. Interaction and assistance may be conducted through a toll-free phone service or through the FLSLO Web site, which contains a vast amount of information and allows users to access staff members via e-mail. The FLSLO stresses the accessibility and friendliness of its staff in helping those who seek our assistance.

Web site: www.fslso.com



Web site Features:

☞ 30,119 visitor sessions to Web site

☞ Offers free downloadable files (news releases, bulletins, forms, market and trend reports, Florida Statutes, etc.)

☞ "Frequently Asked Questions" section

☞ Public Data Reports

☞ Insurer Financials

☞ Online Agent Software Tutorial

☞ Certification of Online Agent Software Training (COAST)

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Finance



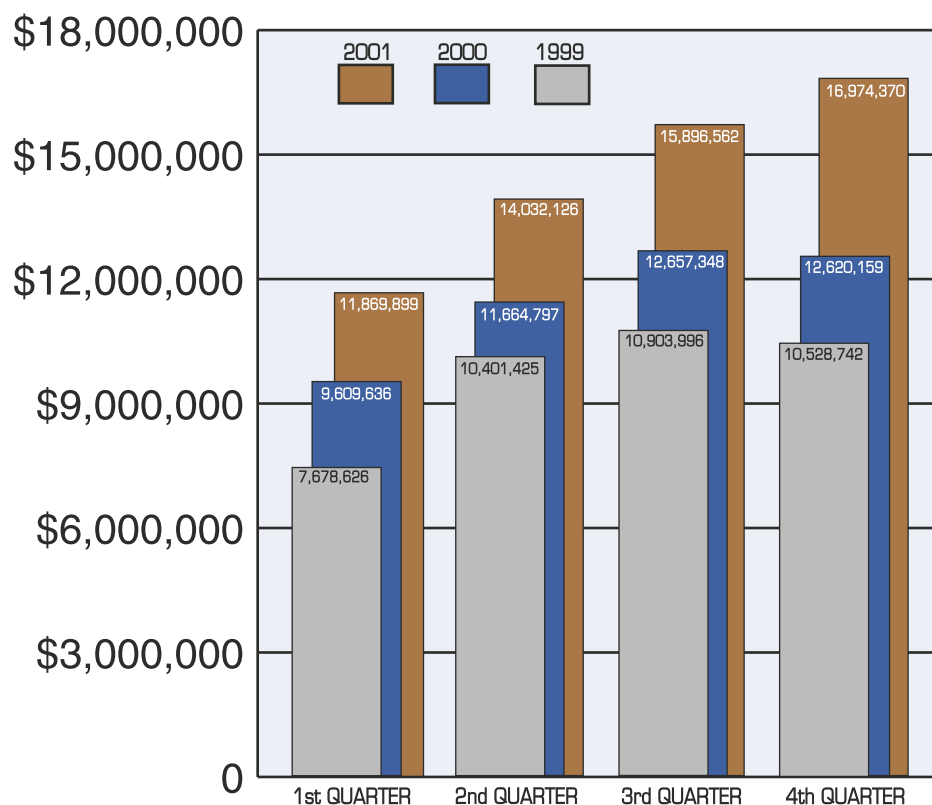
The FLSO experienced another successful year of operations during fiscal year 2001. The Service Office received and reported total premium of \$1,351,481,429 for the year ending December 31, 2001. The Service Office billed on the premium subject to taxes and fees in the amounts of \$58,772,957 and \$3,875,349 respectively. The following graph represents the billed amounts with respect to the taxes and fees on a quarterly basis during 2001.

During the year ending December 31, 2001, the FLSO generated \$3,931,627 in revenues, an increase of \$964,811 from the previous year. With respect to the operating expenses, the Service Office spent \$2,257,957 during the year ending December 31, 2001, an increase of \$254,881 from year 2000.

Revenues and expenditures created an increase in net assets of \$1,673,670. This increase compares favorably against the increase in net assets reported in 2000 of \$963,741. Total net assets represent a drastic change from the financial position as of January 1, 2001 of \$1,593,316, to the year-end 2001 financial position of \$3,266,986. These two years have affirmed FLSO's status as a healthy self-sufficient association. It is our belief that a strong surplus lines market and



FLSO Generated Taxes



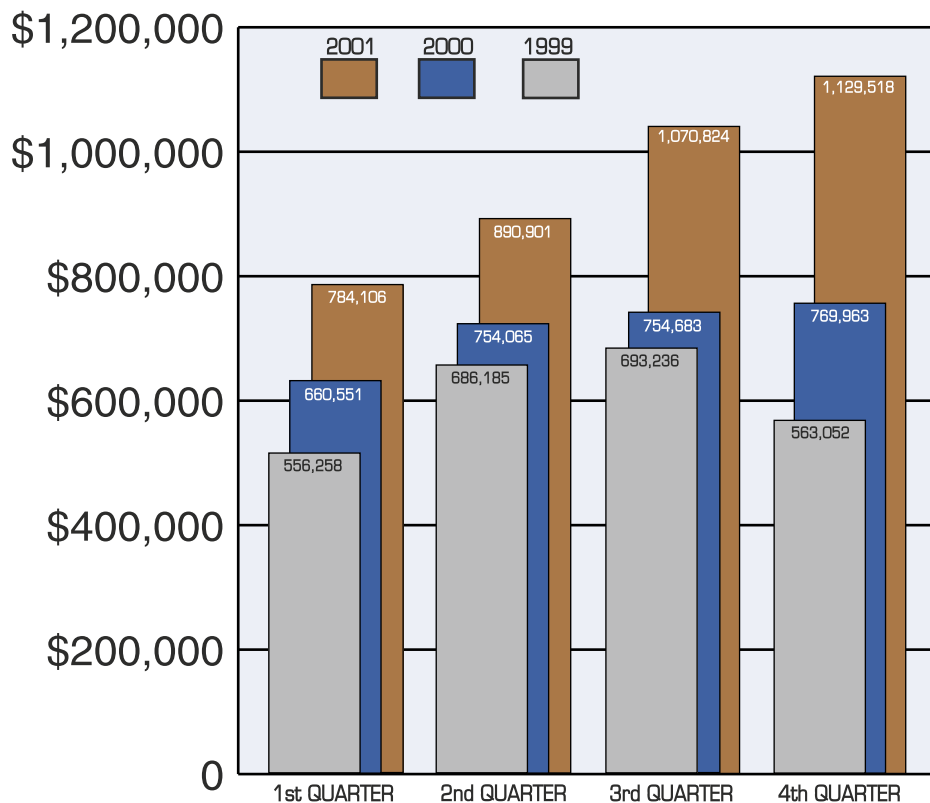
frugal management are the major factors contributing to this accomplishment.

The strength of the surplus lines industry has enabled FLSO to anticipate and plan for the future. Namely, FLSO was able to:

- Begin contingency funds to offset any downswing in the marketplace effecting operating budgets.
- Plan for the acquisition of a permanent office building in Tallahassee to house all of FLSO's operations.

Responsibility for the integrity and objectivity of the financial information presented in this Annual Report rests with the FLSO management. The Statement of Financial Position is in conformity with generally accepted accounting principles (GAAP) used in the United States. FLSO retains independent accountants to audit its financial statements (their opinion letter follows). The annual independent audit of the FLSO's books and records are available upon request for members to review.

FLSO Generated Fees



FINANCIAL STATEMENTS as of December 31, 2001

STATEMENT OF FINANCIAL POSITION

Assets	
Current assets:	
Cash and cash equivalents	\$ 2,553,334
Accounts receivable	86,336
Prepaid expenses	20,283
Total current assets	2,659,953
Furniture, equipment and leasehold improvements, net	596,702
Deposits	109,225
Deferred loan costs	
Total assets	\$ 3,365,880
Liabilities and unrestricted net assets	
Current liabilities:	
Accounts payable and accrued expenses	98,894
Total liabilities	98,894
Unrestricted net assets:	
Undesignated	1,338,986
Board designated	1,928,000
Total unrestricted net assets	3,266,986
Total liabilities and unrestricted net assets	\$ 3,365,880

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

Changes in unrestricted net assets	
Revenues:	
Service fees	\$ 3,875,350
Interest and other income	56,277
Total revenues	3,931,627
Expenses:	
Administration and support	682,076
Education and Outreach	593,782
Agent and Insurer Relations	708,418
Loss on sale of assets	2,484
Depreciation and amortization	271,197
Total expenses	2,257,957
Increase in unrestricted net assets	1,673,670
Net assets at beginning of year	1,593,316
Net assets at end of year	\$ 3,266,986

STATEMENT OF CASH FLOWS

Operating activities	
Increase in unrestricted net assets	\$ 1,673,670
Adjustments to reconcile increase in unrestricted net assets to net cash provided by operating activities:	
Depreciation	271,197
Loss on sale of assets	2,484
Changes in operating assets and liabilities:	
Accounts receivable	(71,823)
Prepaid expenses	(8,262)
Deposits	(100,000)
Accounts payable and accrued expenses	(87,633)
Net cash provided by operating activities	1,679,633
Investing activities	
Purchases of furniture and equipment	(409,916)
Net cash used in investing activities	(409,916)
Financing activities	
Net cash used in financing activities	-
Net increase in cash and cash equivalents	1,269,717
Cash and cash equivalents at beginning of year	1,283,617
Cash and cash equivalents at end of year	\$ 2,553,334

Audit Report

**Thomas Howell
Ferguson P.A.**

▲ Certified Public Accountants
2120 Killarney Way (32308-3402)
P.O. Drawer 14569
Tallahassee, FL 32317-4569

▲ Phone: (850) 668-8100
Fax: (850) 668-8199
email: thf@epa.com

Report of Independent Auditors

**The Board of Governors
Florida Surplus Lines Service Office:**

We have audited the accompanying statements of financial position of Florida Surplus Lines Service Office (the "Service Office") as of December 31, 2001 and 2000, and the related statements of activities and cash flows for the years then ended. These financial statements are the responsibility of the Service Office's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Service Office at December 31, 2001 and 2000, and the changes in its net assets and its cash flows for the years ended in conformity with accounting principles generally accepted in the United States of America.

Thomas Howell Ferguson P.A.

February 18, 2002



Top 25 Insurers by Premium Reported

<u>INSURER</u>	<u>TOTAL PREMIUM</u>
Lloyd's Underwriters At, London	\$ 286,886,040
Lexington Insurance Company	145,625,699
Royal Surplus Lines Insurance Company	83,784,722
Scottsdale Insurance Company	72,779,490
Westchester Surplus Lines Insurance	51,771,217
Essex Insurance Company	45,276,583
Empire Indemnity Insurance Company	44,856,659
United National Insurance Company	44,724,666
General Star Indemnity Company	40,249,363
USF&G Specialty Insurance Company	37,542,338
Evanston Insurance Company	29,152,626
Pacific Insurance Company, Limited	27,534,191
American Equity Insurance Company	21,320,155
Steadfast Insurance Company	18,375,726
Interstate Fire & Casualty Company	15,359,779
Colony Insurance Company	14,942,222
Terra Nova Insurance Company Limited	14,517,351
Mt. Hawley Insurance Company	12,665,248
Voyager Indemnity Insurance Company	12,581,091
St. Paul Reinsurance	12,411,548
American International Specialty Lines Insurance Company	12,201,813
Pacific Insurance Company	12,022,013
The Burlington Insurance Company	11,640,532
CNA Reinsurance Company Limited	11,585,619
Admiral Insurance Company	11,140,053
<u>TOP 25 INSURER TOTALS</u>	\$ 1,090,946,844

* These 25 insurers wrote 81 percent of the total premium volume for the 2001 reporting period.

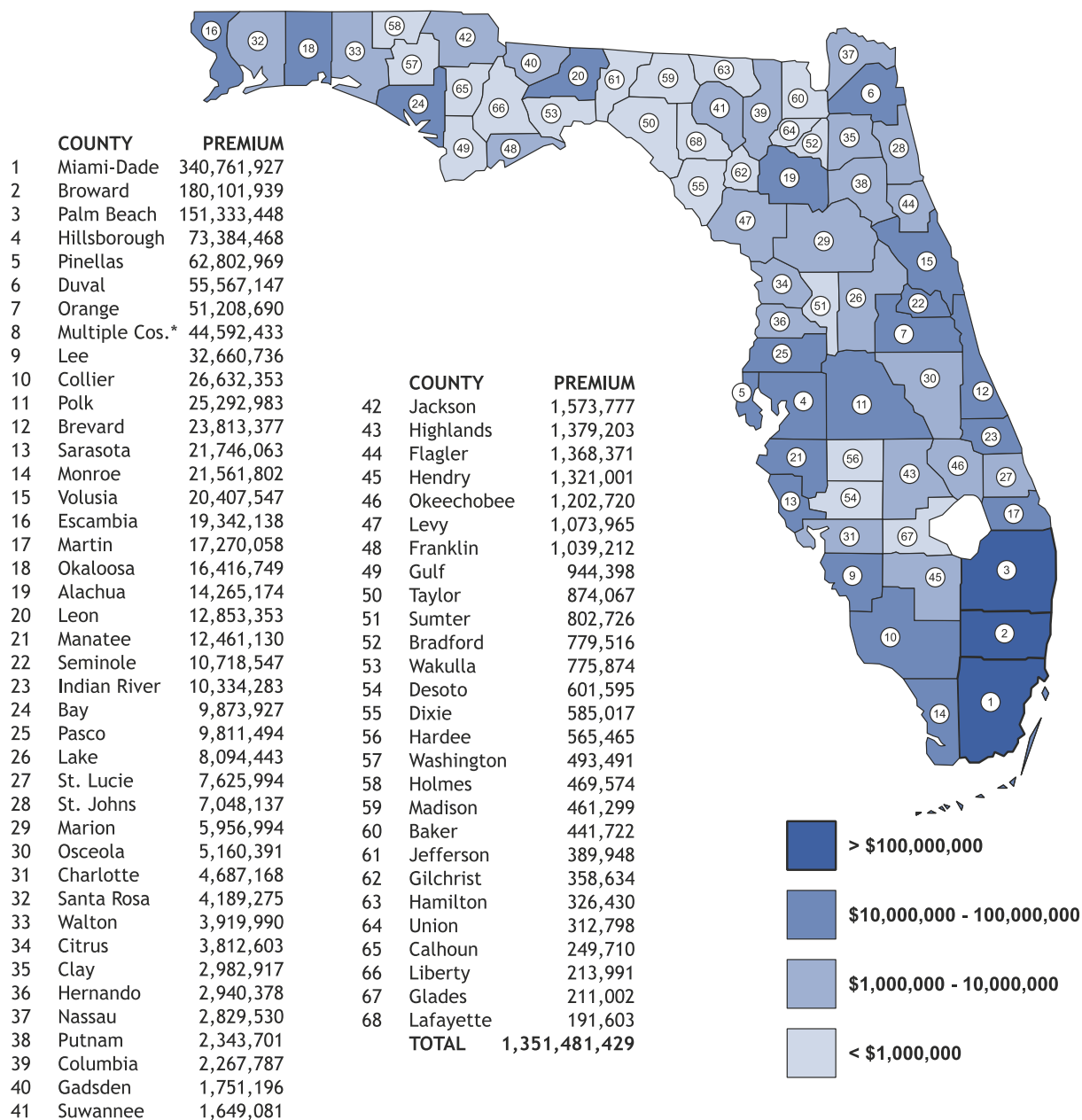
Top 25 Coverages by Premium Reported

<u>COVERAGE CODE</u>	<u>TOTAL PREMIUM</u>
1000 - Commercial Property	\$ 451,503,446
5000 - Commercial General Liability	222,636,904
1005 - Commercial Package (Property & Casualty)	148,406,991
2002 - Homeowners-HO-3	115,469,055
5001 - Commercial Umbrella Liability	39,501,149
7003 - Miscellaneous E&O Liability	28,159,435
2009 - Dwelling Property	26,562,511
6001 - Miscellaneous Medical Professionals	18,241,979
2005 - Condo Unit-Owners HO-6	14,715,552
1010 - Flood	14,462,967
5006 - Excess Commercial General Liability (Not Umbrella)	14,121,514
8002 - Commercial Auto Physical Damage	13,416,914
7002 - Lawyers Professional Liability	12,560,469
1013 - Windstorm &/or Hail	11,423,576
6000 - Hospital Professional Liability	10,331,068
5005 - Employment Practices Liability	9,962,563
4001 - Inland Marine (Personal)	9,570,998
5002 - Directors & Officers Liability (Profit)	8,829,584
5012 - Pollution & Environment Liability	8,769,226
1003 - Apartments (Commercial)	8,578,990
4003 - Jeweler's Block	8,563,778
6003 - Physician/Surgeon	8,471,984
4000 - Inland Marine (Commercial)	8,013,624
1006 - Condominium Package (Commercial)	7,255,091
7000 - Architects & Engineers Liability	7,209,655
<u>TOP 25 COVERAGE TOTALS</u>	\$ 1,226,739,023

* These 25 coverages represent 91 percent of the total reported premium for the 2001 reporting period.

2001 Premiums by County

The FLSO has 696 member agents, of which 423 submitted business in 2001.



* This includes one or more counties as reported

The policy premium information contained in this annual report is extracted from data submissions received by surplus lines agents, independently procured coverage (IPC) filers and insurers. The policy premium information is based upon the effective date of policy transactions submitted. This information was current as of June 20, 2002. The Florida Surplus Lines Service Office provides this data for informational purposes only; it does not constitute an endorsement for any service, company or person offering any product or service.



FLORIDA SURPLUS LINES

• SERVICE OFFICE •

“Serving Florida’s Surplus Lines Community”