



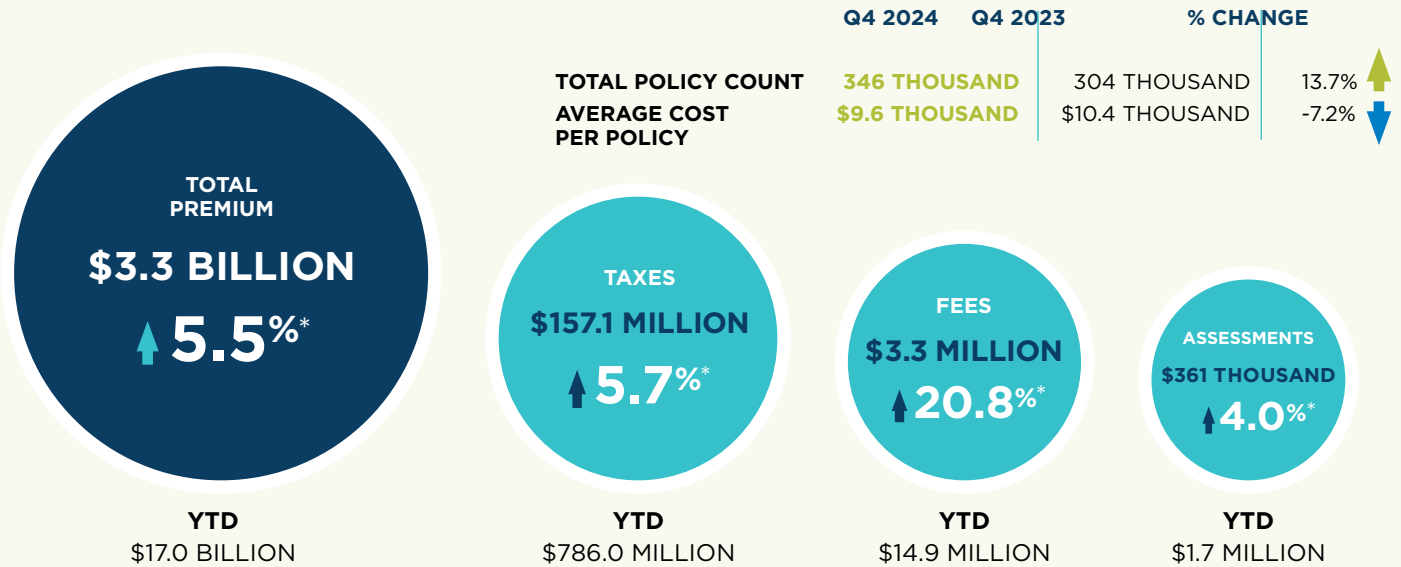
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20
QUARTERLY

REPORT

24

THE QUARTER BY THE NUMBERS



*Percentage is YoY percent change based on the same reporting period last year. Data herein is based upon policy transactions submitted between 10/01/24 and 12/31/24 and is current as of 01/15/25. All figures have been rounded to the nearest dollar amount.

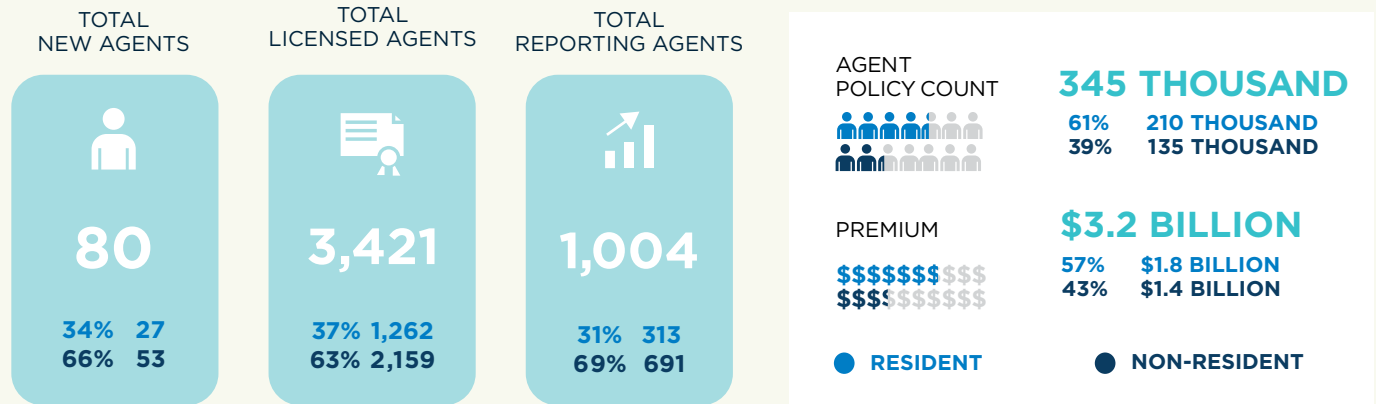
TOP INSURERS BY PREMIUM

RANK	INSURER	Q4 PREMIUM	Q4 2023 RANK	% OF PREMIUM
1	UNDERWRITERS AT LLOYD'S, LONDON	\$507.9 MILLION	1	15.2%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$140.3 MILLION	16	4.2%
3	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$118.2 MILLION	2	3.5%
4	LEXINGTON INSURANCE COMPANY	\$75.7 MILLION	9	2.3%
5	EVANSTON INSURANCE COMPANY	\$73.6 MILLION	3	2.2%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$67.7 MILLION	5	2.0%
7	KINSALE INSURANCE COMPANY	\$62.9 MILLION	10	1.9%
8	SCOTTSDALE INSURANCE COMPANY	\$62.7 MILLION	7	1.9%
9	MULTIPLE NON-ADMITTED INSURERS	\$61.9 MILLION	15	1.9%
10	FRONTLINE INSURANCE UNLIMITED COMPANY	\$61.9 MILLION	13	1.9%

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	Q4 PREMIUM	POLICY COUNT	% OF PREMIUM
1	COMMERCIAL PROPERTY	\$934.5 MILLION	45,570	28.0%
2	COMMERCIAL GENERAL LIABILITY	\$584.9 MILLION	54,926	17.5%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$357.5 MILLION	8,570	10.7%
4	COMMERCIAL PACKAGE	\$156.6 MILLION	21,352	4.7%
5	HOMEOWNERS - HO-3	\$144.4 MILLION	22,423	4.3%
6	BUILDERS RISK - COMMERCIAL	\$93.1 MILLION	1,431	2.8%
7	MISCELLANEOUS E&O LIABILITY	\$80.0 MILLION	4,735	2.4%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$70.3 MILLION	3,046	2.1%
9	CYBER LIABILITY	\$68.7 MILLION	6,029	2.1%
10	COMMERCIAL AUTO LIABILITY	\$52.2 MILLION	1,222	1.6%

AGENT ACTIVITY



PREMIUM RECONCILIATION		PRODUCTION LEDGER REVIEW	
14,280 YTD: 39,062	Manually Reconciled Transactions	16,241 YTD: 105,211	
719 YTD: 1,926	Number of Unfiled Transactions	203 YTD: 3,178	
\$129.8 MILLION YTD: \$425.3 MILLION	Unfiled Premium	\$4.0 MILLION YTD: \$102.7 MILLION	
\$5.5 MILLION YTD: \$17.3 MILLION	Taxes, service fees, assessments, and penalties recovered	\$222.2 THOUSAND YTD: \$5.1 MILLION	

COMPLIANCE REVIEW

- COMPLIANCE REVIEWS **105**
YTD: 424
- INDUSTRY GRADE **97%**
YTD: 98%
- REGULATORY GRADE **97%**
YTD: 98%
- FINANCIAL GRADE **98%**
YTD: 98%
- DATA **98%**
YTD: 98%

SURPLUS LINES AUTOMATION SUITE

YTD TOP COVERAGES BY STATE

The following provides top coverage written in each SLAS state for the 2024 year.

STATE	COVERAGE	PREMIUM
Georgia	Commercial Property	\$908.3 MILLION
North Carolina	Commercial Property	\$481.0 MILLION
Oklahoma	Commercial Property	\$342.0 MILLION
South Dakota	Excess Commercial General Liability	\$50.8 MILLION
Tennessee	Commercial Property	\$451.8 MILLION
Wyoming	Commercial Property	\$32.0 MILLION

EDUCATION



CE COURSES

	DATE	HOURS
FISCE 4-HR Law & Ethics	11/20/24	1

STUDY MANUALS (NO. SOLD)



E-Books	28	YTD: 132
Hard Copy	63	YTD: 249
TOTAL	91	YTD: 381

ONLINE COURSES



	ENROLLED	COMPLETED
60-Hour Pre-Licensing Course	33	39
	YTD: 195	YTD: 166

EVENTS

EVENTS ATTENDED



- Florida Chamber Annual Meeting
- FINREP
- FLSO Board of Governors' Meeting
- California SLA Event
- NAIC - Colorado
- Florida Chamber Insurance Summit

RMI EVENTS



- Florida State University Insurance Days/Career Fair
- Troy University RMI Career Day
- FSU Florida Surplus Lines Speaker Series

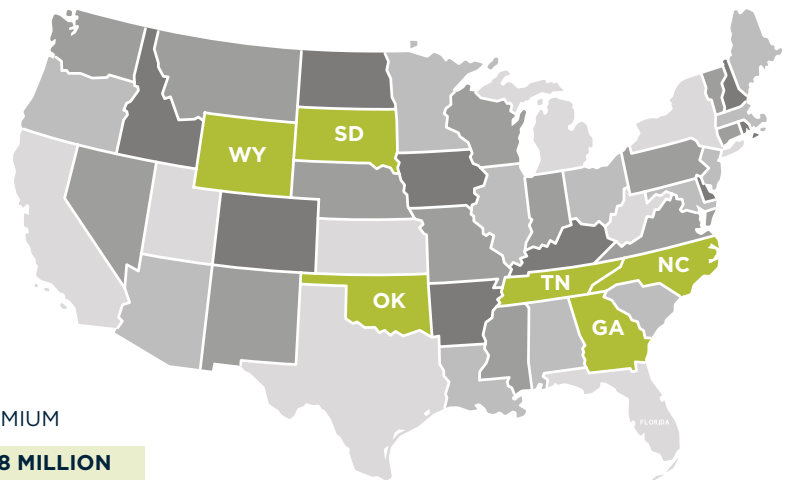
COMMUNITY SERVICE EVENTS



- Habitat for Humanity

SLAS States by Quarter's End

Premium	\$2.2 BILLION YTD: \$8.9 BILLION
Policy Count	152 THOUSAND YTD: 600 THOUSAND
Transaction Count	228 THOUSAND YTD: 879 THOUSAND



TOP 3 COVERAGES

COVERAGE NAME	PREMIUM
Commercial Property	\$478 MILLION
Excess Commercial General Liability	\$357 MILLION
Commercial General Liability	\$263 MILLION

COMMUNICATIONS AND PRODUCT ENGAGEMENT

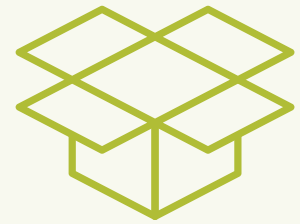


TOTAL WEBSITE
PAGE VIEWS

127,372

	PAGE VIEWS	% OF TOTAL
Top 3 pages	76,642	60%
- Tax Estimator	42,249	33%
- County/City/Zip Search	29,371	23%
- Agent/Agency Search	5,022	4%

	# DISTRIBUTED	OPEN RATE
The Wire	7	44%
Florida Premium Report	3	34%
FLSO E-Alert	2	25%
The Carrier	1	26%
SLAS	4	24%



INFORMATION TECHNOLOGY



**UPTIME OF FLSO
IT RESOURCES**

99.999%

YTD: 99.998%

CYBERSECURITY METRICS	Q4	YTD
Malicious and Spam Emails Blocked	55,945	419,576
Threats Blocked by Firewall	26,390	41,784
Security Enhancements Made	216	396
Successful Backups	3,095	11,012

CYBERSECURITY TRAINING	Q4	YTD
FLSO Email Phish-Prone Percentage	0.2%	0.5%
Gov Email Phish-Prone Percentage	4.4%	4.3%
Insurance Email Phish-Prone Percentage	3.9%	4.1%
Cybersecurity Education Hours	64	169

HELP DESK AND CODE DEPLOYMENTS

Help Desk Requests Resolved

301

YTD: 1,095

Code Deployments

215

YTD: 651

AGENT TRANSACTIONS SUBMITTED	Q4	YTD
Transactions Submitted via SLIP Batch	140,376	658,289
Transactions Submitted via Batch API	220,199	966,005
Transactions Submitted via Batch CSV	31,655	124,743
Transactions Submitted via SLIP	74,746	390,928



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