



EST. 1998

Florida Surplus Lines
Service Office



Florida Surplus Lines Service Office

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*T*his year we are celebrating our 20th year of service to the Florida surplus lines community. This book commemorates those years through narrative and photos.

The success of the Service Office has hinged on putting customers at the forefront of everything we do. We are committed to continuing that service by facilitating compliance and using leading-edge technology into the next 20 years.

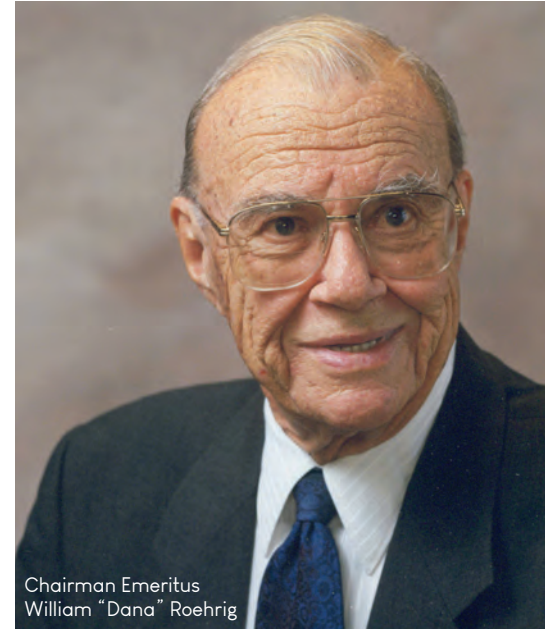
Where it all Began

Prior to the creation of the Florida Surplus Lines Service Office (FSLSO), surplus lines business was monitored and regulated by the Florida Department of Insurance (now the Department of Financial Services). Back then, surplus lines agents were required to send a paper copy of all policies and endorsements to the Florida Department of Insurance, and on a quarterly basis, agents mailed a production ledger, sworn affidavit, and tax payment to the Department that corresponded with the policies written throughout the quarter. In 1989, the Department made a change to only require copies of policies and endorsements upon request, and in the early 1990s agents were allowed to submit their production ledgers on diskettes rather than paper.

Navigating the complex nuances of the surplus lines marketplace, regulatory requirements, and paper filing requirements proved to be cumbersome for agents. Ergo, the Florida surplus lines community began advocating for a stamping office to act as a conduit for information and assistance between the Department of Insurance and the Florida surplus lines marketplace. This initiative was led by the determination and effort of FSLSO's founder and Chairman Emeritus, William "Dana" Roehrig.

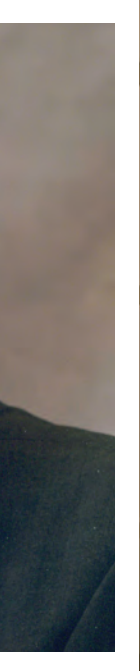
In 1992, Doug Mang, on behalf of the Florida Surplus Lines Association (FSLA), introduced legislation to develop a stamping office for Florida. After many years of advocating and negotiating by Dana, Doug, and the Florida Surplus Lines Association, a bill finally passed the legislature in the spring of 1997, officially creating FSLSO under Florida Statute 626.921. The legislation, known as the *Dana Roehrig Act*, was signed into law in late **1997**.

Following the enactment of the new law, the first nine-member FSLSO Board of Governors was appointed, comprised of Florida surplus lines industry leaders William "Dana" Roehrig, our Chairman Emeritus; Dan O'Leary; Bill Rambo; Mike Riordan; Larry Stowe; Robert Winters; Edward Wojchick; Elsie Crowell, Florida Insurance Consumer Advocate; and David Holcombe, our longest standing board member. In early 1998, Gary Pullen, who had previously overseen Consumer Affairs and the surplus lines market for the Florida Department of Insurance, was appointed as Executive Director of FSLSO. Gary, the Board, and a small staff of four worked tirelessly over the next several months to open the first paperless stamping office in the country.



Chairman Emeritus
William "Dana" Roehrig





April 2nd STATE DAY
 In God We Trust STATE MOTTO
 Sunshine State STATE NICKNAME
 Orange Blossom STATE FLOWER
 67 COUNTIES
 Key Lime STATE PIE

Florida FACTS

LENGTH NORTH & SOUTH
 447 Miles Long
 St. Mary's River to Key West
 WIDTH EAST & WEST
 361 Miles Wide
 Atlantic Ocean to Perdido River

REPRESENTATIVES

Information

My time at FLSO was some of the best of my professional career. Gary Pullen's vision of what needed to be accomplished and his execution and follow through was the cornerstone of everything we did. His leadership set the pace the rest of us were guided by. Now 20 years later, I look upon that and marvel at how much we accomplished.

- MARK SHEALY, FORMER CHIEF FINANCIAL OFFICER



The original FLSO Board of Governors, led by Dana, envisioned an innovative, industry-leading organization that used technology to improve business performance and increase operational efficiency. From inception, the effort was made to make FLSO more like a business and less like a standard government agency, which sets it apart from other stamping offices and state agencies throughout the country. The Florida Legislature wanted to create an entity to monitor the surplus lines marketplace and facilitate compliance, but otherwise remain independent, with regulation remaining the responsibility of the Department of Insurance. Thus, the Service Office was created to bridge the gap between the regulatory needs of the Department of Insurance and the business needs of the Florida surplus lines industry.

Passing the legislation to create FLSO was only the initial hurdle the Service Office faced before opening its doors in 1998. With no office space and no startup capital, FLSO began work to secure a bank loan. Doug Mang, a local attorney and consultant for the FLSA was kind enough to let us work out of his office before we were able to secure office space. Obtaining a bank loan without employees, resources, or income also proved to be a challenge. Without a clear understanding of the surplus lines industry and the concept for the Service Office's operations, banks were not easily persuaded to lend FLSO the line of credit needed to begin operations. Executive Director, Gary Pullen, and Chief Financial Officer, Mark Shealy, spent much of their time in those early days putting together a pro forma and educating bankers on what the surplus lines industry was and how FLSO would function.

A loan was finally secured, but the heavy lifting wasn't over. Now that there was money, time was the next hurdle to clear. As with most start-up businesses, time is money. The FLSO staff and Board had to work quickly so as not to spend down the loan before having resources and a system in place to collect policy data and premium taxes, and generate service fee revenue.



It was Dana's leadership and the entrepreneurial spirit of the inaugural Board of Governors that led to the genesis of FLSO's proprietary software known as the Surplus Lines Automation Suite, or SLAS. With technology and innovation in mind, FLSO immediately contracted with Infinity Software Development to build an electronic filing software for the reporting and payment of surplus lines premium taxes. The client-server system would soon become an electronic reporting platform, allowing FLSO to become the country's first paperless stamping office.



In fitting with the FLSO story, the rollout of the new technology platform was not without hurdles either. Near the end of system development, the IT team detected an error that would have adversely affected the entire system. The developers and staff worked around the clock to rewrite the code and correct the issue prior to deployment. It was an arduous task turning insurance logic and policy monitoring into software code, similar to merging two foreign languages, which was a technological feat that had not yet been accomplished.



Thanks to the individual and personal commitment of the inaugural Board of Governors, Gary Pullen, the FLSO staff, and Infinity Software Development, we were able to overcome these initial obstacles and release a successful product in October 1998. During those early days there were many meetings which required the inaugural board members, who were scattered across the state, to travel to Tallahassee. The FLSO board members incurred both monetary and time expenses by traveling and being away from their businesses to attend these meetings. Dana, at that time battling health issues, even managed to travel to the meetings in between doctor visits. Our inaugural board members made a lot of personal sacrifices by traveling and taking time out of their lives to get the FLSO software and operations up and running.

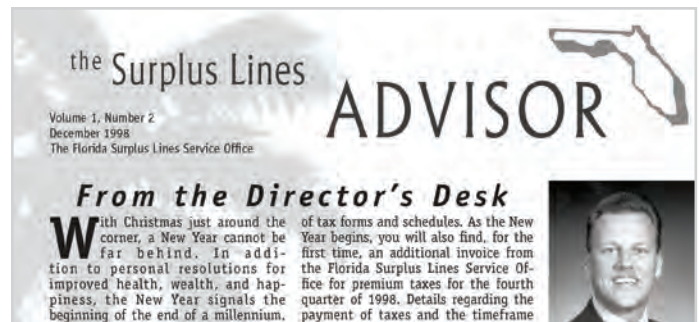


Florida had become a big surplus lines state and those of us in the business recognized the need for a semi regulatory body between the surplus lines agents and the Insurance Department. We decided that we wanted a state of the art, efficient office that more reflected the time and the future. We were lucky enough to find Gary Pullen to implement the vision. Gary and the staff were efficient, timely, informative, and a formidable interface with the Insurance Department.

~ MICHAEL RIORDAN, FORMER BOARD MEMBER

Opening the Service Office

In 1998, the inaugural Board of Governors developed an Automation Committee, chaired by Dan O'Leary, to assist and oversee the development of the FSLSO Agent Submission Software for the electronic reporting of surplus lines policy data. The Agent Submission Software was released on October 1, 1998 and FSLSO was officially open for business.



FSLSO began operations in the fourth quarter 1998 in downtown Tallahassee with a staff of five, including Carolyn Daniels, the surplus lines administrator from the Department of Insurance, whom Gary recruited to be the Assistant Director of Agent Services. Carolyn had spent years at the Department building relationships with the surplus lines agent community and proved to be a valuable asset to FSLSO in bridging the gap between the Department and the Florida surplus lines market.

Immediately following the launch of the Agent Submission Software, FSLSO was able to collect surplus lines policy data to generate premium tax and service fee revenue. Although taxes were invoiced quarterly, the decision was made

to invoice service fees monthly to generate a more frequent, steady source of revenue to fund operations in the beginning. Upon Board and Department of Insurance approval, FSLSO began collecting a 0.3% service fee on all premium-bearing transactions.

Recognizing the need for centralized information regarding the Florida surplus lines market, FSLSO quickly developed their website, www.fslso.com, to provide current and pertinent information to Florida surplus lines agents and agency staff. Additionally, the FSLSO staff developed *The Advisor*, the quarterly news publication containing up-to-date topics and data related to the Florida surplus lines marketplace.


In 1999, the first full year of operation, FLSO continued to focus on providing guidance and information to customers, facilitating compliance, improving the mechanism for the reporting and payment of surplus lines taxes, and expanding its products and services to better serve the Florida surplus lines community. FLSO worked with the Division of Consumer Services to develop informational brochures for distribution to surplus lines policyholders and industry representatives. Additionally, FLSO developed insurer data reports, at the request of the Division of Insurer Services, to provide specific information on insurers, lines of coverages and counties throughout Florida. FLSO staff also began participating in the Florida Department of Insurance Test Development Committee for the licensing of Florida surplus lines agents in 1999.

Internally, FLSO updated the Plan of Operation to include an *Agent Procedures Manual* and *Accounting Policies and Procedures Manual*, which were approved by the Department of Insurance in 1999. Understanding that potential environmental risks and technological factors change rapidly, the FLSO staff also developed a Disaster Recovery Plan, which is reviewed and updated annually, or more frequently if needed.

The decision to develop an electronic reporting system in the Agent Submission Software proved to be a beneficial move in that premium tax data reported in 1999 was 20 times higher than had been reported to the Department in previous years.

Building on the website initiative, FLSO recognized the need to provide immediate and potentially urgent information to customers, which led to the development of the FLSO eNews platform. The FLSO eNews provided another way for FLSO to push information quickly and efficiently to member agents and their staff.





As a founding board member of the Florida Surplus Lines Service Office, one of my most exciting moments was experiencing the move from a small unknown office to a bustling operation of its own identity, occupying a modern upscale facility. What an amazing transformation!

- ELSIE CROWELL, PhD

A New Millennium

The year **2000** brought yet another challenge with Y2K. The problem of using two digits for the year when programming software became a worldwide topic of conversation and affected companies large and small, including FLSO. The date coding for the Agent Submission Software had to be reprogrammed from using two digits for the year to four digits to accommodate the year 2000. Like many of the previous challenges and hurdles facing FLSO, the business users worked closely with the IT team and programmers to resolve the Y2K issue successfully and release an updated version of the Agent Submission Software to customers in a timely manner. Additionally, FLSO developed and released FTP upload capabilities to allow customers to upload multiple policy transactions at one time in order to increase customer efficiency.

With more than a full year of reported policy data, FLSO was able to expand its services again by adding two new programs geared towards promoting compliance and protecting the revenues of the state of Florida. The Compliance Review program was designed to facilitate compliance among agents and educate them on the regulatory requirements of the Florida surplus lines market. The Variance Analysis program (now known as Premium Reconciliation) was developed to identify differences in premiums reported by agents and insurers by comparing the two data sets. Within the first year, the Variance Analysis staff identified \$5 million in unreported premium and collected more than \$300,000 in surplus lines taxes and interest.



The addition of these verification services also identified the need for software improvements to promote data accuracy and completeness. Staff developed business rules for the FLSO Agent Submission Software to identify and eliminate common reporting errors. The software was updated to verify agent licensure and eligible insurers on reported data, as well as implement a rule identifying transactions reported more than 21 days after the effective date.

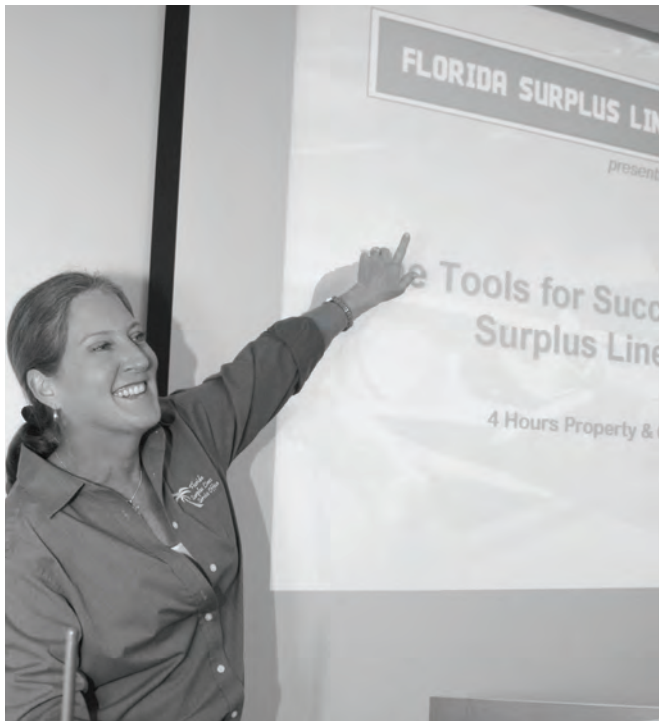
In an effort to solidify our presence in the industry, FLSO began attending tradeshows and conferences to provide information and assistance to the Florida surplus lines market. Attending industry events allowed us to make connections with the surplus lines community and promote FLSO products and services. In September 2000, FLSO contracted with the Florida Association of Insurance Agents (FAIA) to produce a video with



continuing education requirements that was offered in 10 locations statewide. The video training was attended by more than 370 participants. FLSO also developed several training materials for member agents, agency staff, and consumers, including the *Agent Compliance Guide* and the *Insuring the Uninsurable* consumer video.

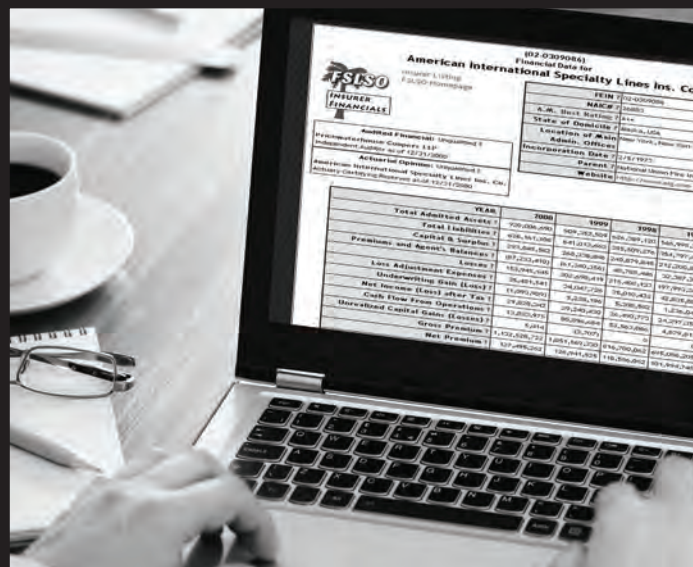
In **2001**, FLSO supported legislative changes to help us provide service to the surplus lines market more effectively. Seeing the need for a liaison to the legislature and the Department of Insurance, FLSO hired Sandy Safley, a legislative consultant who was formerly the chair of the Financial Services Committee in the Florida House of Representatives. During his tenure, Sandy oversaw the passage of the *Dana Roehrig Act*, which created the Florida Surplus Lines Service Office. Sandy possessed a unique perspective having been on the inside of legislative issues, which has benefited FLSO over the last 20 years.

The legislative changes supported by FLSO included the enactment of the *Public Records Act*, which provided the exemption of records maintained by FLSO from public records requests, the reporting of Independently Procured Coverage (IPC) policies to FLSO under Florida Statute 626.938, and a change to the insurer eligibility process, which made FLSO responsible for submitting a request for eligibility to the Florida Office of Insurance Regulation on behalf of surplus lines insurers.



FLSO now had the responsibility of collecting surplus lines policy data and taxes for coverages procured directly from a non-admitted insurer, so they developed an easy, online filing portal for IPC filers to reported policy information and receive surplus lines tax and service fee invoices instantaneously.

FLSO also developed two new products in 2001 to provide pertinent surplus lines data to member agents and the public. The Insurer Financial Data Reports (Insurer Financials) provide surplus lines agents with important information regarding the financial stability of non-admitted insurers, including AM Best ratings and key financial components for all eligible Florida surplus lines insurers. Market Data Reports provide premium and policy count statistics by line of coverage, insurer and county.



FLSO also expanded its educational offerings by providing six continuing education classes throughout the state of Florida, including a class at the Florida Surplus Lines Association (FSLA) annual convention.

Additionally, staff developed the Certificate of Online Agent Software Training (COAST) program designed to educate agency staff on how to use the FLSO Agent Submission Software to improve efficiency and reduce reporting errors. Another educational tool adopted in 2001 was the *Surplus Lines Insurance Reference Manual* (later renamed the *Florida Surplus Lines Insurance Study Manual*), which was developed by FLSO staff and approved by the Florida Department of Insurance to assist prospective licensees in studying for the Florida surplus lines licensing examination (1-20 or 91-20 license).



Trading Spaces

Continued growth and innovation meant expanding services and staff, so in April **2002**, FLSO broke ground on a new office building in northeast Tallahassee. Construction began immediately in preparation for the office relocation in 2003.

Meanwhile, FLSO began updating the public website, fslso.com, to include a new look, better search features, and easier access to information. Recognizing that internal communication was critical to delivering excellent service to customers, the information technology staff developed the FLSO Employee Intranet, which provided a centralized location for storing and accessing documents and information needed by all employees. Capitalizing on improvements in technology, FLSO also automated part of the Compliance Review program to allow contract analysts to access the FLSO network and policy data and reports remotely while visiting agent offices.

In early **2003**, construction of the new FLSO office building was complete and FLSO operations were moved from downtown to the new location. The office relocation was not the only migration that occurred in 2003. FLSO also built a new, web-based management system that would replace the traditional client-server management system. The new management database made it easier for FLSO staff to store, access, and analyze surplus lines policy data. This new system was named RAPID (Regulatory Administration Platform for Insurance Data) and is one of many examples of FLSO's commitment to innovation through cutting-edge technology. Another innovation unveiled in 2003 was the electronic invoicing system that provided customers the option of receiving invoices via email rather than a mailed, paper copy.









FLSLO further utilized technology to provide two online educational offerings in 2003. FLSLO launched the first online, 60-Hour Pre-licensing Course in the state of Florida, designed to satisfy the educational requirement for an agent to sit for the state’s surplus lines license examination. Later that year, FLSLO launched a three-hour continuing education course titled *Florida Surplus Lines Rules and Regulations*.



Winds of Change

2004 was a record-breaking year for hurricane activity. Florida was hit by four hurricanes in a 45-day period, leaving thousands of Floridians homeless and causing more than \$21 billion in property damages. In response to these historic events, FLSO worked alongside the Florida Department of Financial Services (formerly the Florida Department of Insurance) by deploying disaster assistance teams to multiple locations throughout the state. These teams assisted surplus lines policyholders with claims contact information, claims related questions, and general questions related to their surplus lines policies.

Based on a US District Court ruling in late 2003, the Florida Legislature enacted Florida Statute 626.9272, which allowed the licensure of nonresident surplus lines agents. The new law became effective on July 1, 2004 and marked a monumental shift in FLSO customer demographics. Over the next thirteen years, FLSO would use innovative solutions to serve a customer base that evolved from being located only in Florida to nationwide.



Continuing the trend of providing customers with tools and resources to facilitate compliance, FSLSO developed the Agent Report Card in 2004. The Agent Report Card was a tool intended to make filing statistics and compliance measures available for individual agents and the surplus lines industry as a whole. While continuing to develop and enhance its products and services, FSLSO was fortunate enough to be able to reduce the Service Office fee from 0.3% to 0.25%, effective April 1, 2004.

2005 also proved to be another volatile hurricane season with five named storms making landfall in Florida. Learning the lessons of the 2004 hurricane season, FSLSO designed and built an Emergency Response Vehicle (ERV) that could be dispatched to disaster areas following a catastrophe. The custom-designed trailer had functional living and office space for response teams deployed following a disaster. ERV was completed prior to the 2005 hurricane season and was deployed to South Florida following the landfall of Hurricane Wilma in October 2005.



Recognizing the impact hurricanes and other natural disasters had on FLSO and its customers, the Service Office developed a basic template to aid agents in the development of their own catastrophe plan titled *Disaster Planning and Recovery: An Agency's Guide to Building a Disaster Plan*. The guide was made available to agents in May 2005 in preparation for the 2005 hurricane season. Communication is critical, especially during and immediately following a catastrophe, so FLSO updated the eNews service by adding an option for HTML format, and developed a new electronic bulletin called the eAlert. The eAlert is an electronic notification containing important or emergency information sent to all FLSO customers, regardless of subscription.

Continuing to pursue innovative solutions to improve operational efficiency for customers, FLSO developed the Surplus Lines Information Portal (SLIP), a web-based portal that allows surplus lines agents to report policy data to the Service Office. SLIP and RAPID together formed the Surplus Lines Automation Suite (SLAS), FLSO's proprietary reporting platform. SLIP allowed immediate access to submitted data, the ability to review and edit policy information, generate reports, and user controls and security that could be managed by the SLIP account holder – features that were not available through the FLSO Agent Submission Software. Upon Board approval, FLSO also increased the amount of time an agent had to report a premium-bearing transaction from 21 days to 30 days following the effective date.





The hurricane damage and property claims from the 2004 and 2005 hurricane seasons led to an increase in policies exported to the surplus lines market. As a result, FLSO developed an online search tool called Looking for Coverage to assist consumers and retail agents in identifying surplus lines agents writing coverages in Florida. FLSO also updated SLIP to allow surplus lines agents to file their quarterly affidavit electronically, rather than using the previous paper form.

Additionally, property damage and claims from the 2004 and 2005 hurricanes caused Citizens Property Insurance Corporation (Citizens) to levy a 6.84% assessment on the surplus lines market, which was collected by FLSO on behalf of Citizens. The 6.84% Citizens assessment was charged on specific lines of coverage for policies effective January 1, 2006 through December 31, 2006. Additionally, the Department of Community Affairs (now the Division of Emergency Management) requested that FLSO begin collecting the \$2.00/\$4.00 Emergency Management Preparedness Assistance (EMPA) surcharge on specified lines of coverage for surplus lines policies. FLSO was able to take on these added responsibilities without hiring additional staff and while reducing the Service Office fee from 0.25% to 0.2%, effective April 1, 2006.

Still recovering from the 2004 and 2005 hurricane seasons, the State Board of Administration levied a 1% Florida Hurricane Catastrophe Fund (FHCF) assessment in 2007, which was collected on all applicable surplus lines policies effective January 1, 2007 through December 31, 2010. Despite the need for multiple assessments resulting from hurricane damage and claims, FLSO was again able to lower the Service Office fee rate from 0.2% to 0.1% effective April 1, 2007, providing some relief to surplus lines policyholders.

The tumultuous hurricane seasons of 2004 and 2005 led to new continuing education requirements on the topics of mitigation options and techniques and premium discounts. In response, FLSO expanded its classroom continuing education offerings in 2007 to include a new four-hour course titled *Do You Know the Code: Florida's Surplus Lines Law and Mitigation Options*.

In **2007**, FLSO introduced Insurer SLIP, the web portal for non-admitted insurers to report data to the Service Office. Insurer SLIP allowed companies to report data electronically, review and correct submitted data, and run various reports.

2007 also marked a dramatic shift in the national surplus lines industry when the Mississippi Surplus Lines Association (MSLA) adopted the Surplus Lines Automation Suite (SLAS) for the reporting and payment of surplus lines taxes.

Mississippi became the first state outside of Florida to adopt SLIP and RAPID for the reporting and payment of surplus lines premium taxes and assessments.



10 Years of Service

In 2008, FLSO celebrated a decade of success with a 10-year anniversary celebration and open house. This was the first opportunity for many FLSO customers, Department of Financial Services, and Office of Insurance Regulation staff to meet with Service Office staff face to face and tour the FLSO office building.



**YEARS OF SERVICE
1998 - 2008**

FLSO continued its focus on customers by developing two new products designed to increase compliance and improve operational efficiency. The FLSO Tax Estimator was launched in 2008 as an online tool surplus lines agents could use when quoting taxes, service fees, and assessments for surplus lines policies. This revolutionary tool was the first of its kind, and is still the most widely used FLSO product today. FLSO staff also developed a *New Agent Packet* designed to introduce new licensees to FLSO and the Florida surplus lines marketplace. The *New Agent Packet* includes helpful information like the *Agent Procedures Manual*, invoicing and payment information, and other regulatory and compliance tips.

FLSO also redesigned and streamlined fslso.com by segmenting the vast amount of information provided into customer groups, such as agents, IPC filers, and insurers. The Service Office also began offering training via webinars to customers, which allowed us to deliver important information and training tips to a broader audience.

In late 2008, FLSO began collecting a 1.4% Citizens emergency assessment on behalf of Citizens Property Insurance Corporation, which applied to specific lines of coverage for policies effective December 15, 2008 through June 30, 2011. The 1.4% emergency assessment was levied in 2007. However, with Citizens' approval, FLSO was able to pay the emergency assessment using surplus funds collected from the 2006 assessment (6.84%) until December 2008.

In **2009**, the Service Office made the strategic decision to retire the Agent and Insurer Submission Software. FLSO staff assisted customers in transitioning from the traditional Agent and Insurer Submission Software to exclusive use of SLIP and FLSO's File Transfer Protocol (FTP) upload to report surplus lines policy data. To assist customers in the transition from the Agent and Insurer Submission Software, FLSO developed and launched SLIP training tutorials. Furthering its mission to facilitate compliance, FLSO also introduced the option for customers to submit tax, service fee and assessment payments electronically via ACH transfer in 2009.

In keeping with the push to move to electronic means of communication and providing information, FLSO began distributing its quarterly newsletter, *The Advisor*, electronically, and developed quarterly "eBlast" promotional emails to increase awareness of FLSO's informational and educational services. 2009 was also the year that FLSO launched its "Ask Us" campaign to promote outreach and communication with our customers.



Following the Supreme Court of Florida's ruling in the Essex v. Zota case, the Florida Legislature passed House Bill 853, which clarified the surplus lines industry's exemption from the provisions of Chapter 627, except where specifically stated. The bill also included the addition of new verbiage, font size and typeface that was to be placed on the face page of policies by October 1, 2009. In response to the new law, the Service Office developed a sample face page for customers that

included the required verbiage, font size and typeface, as well as additional data elements required to appear on the face page of the policy.

The Surplus Lines Automation Suite platform, comprised of SLIP and RAPID, was also adopted by the Surplus Line Association of Washington in 2009. The SLA of Washington contracted with Infinity Software Development to customize and implement the SLAS system.

2009 came to a close with the retirement of the Service Office's first Assistant Director of Agent and Insurer Services, Carolyn Daniels. Carolyn, who diligently served the surplus lines community and assisted consumers and regulators in navigating the complex Florida surplus lines marketplace, retired after 10 years of service with FLSO.



2005

- Developed web-based reporting platform, SLIP (Surplus Lines Information Portal)
- Five named storms made landfall in Florida
- Designed and deployed the FLSO Emergency Response Vehicle (ERV)
- Distributed Disaster Planning and Recovery: An Agency's Guide to Building a Disaster Plan to surplus lines agents

2003

- Staff moved to new office building located in northeast Tallahassee
- Developed a web-based data management system called RAPID (Regulatory Administration Platform for Insurance Data)
- Offered customers an option to receive invoices electronically
- Developed the first online 60-Hour Pre-licensing Course in the state of Florida

2006

- Began collecting the 6.84% Citizens Property Insurance Corporation (Citizens) assessment
- Began collecting the \$2.00/\$4.00 EMPA surcharge on behalf of the Department of Community Affairs (now Division of Emergency Management)
- Developed online search tool for consumers called Looking for Coverage
- Allowed for electronic quarterly affidavit filings

2001

- Began collecting Independently Procured Coverage (IPC) policies
- Developed Insurer Financial Data and Market Data Reports
- Developed the COAST (Certificate of Online Agent Software Training) Program to train users on reporting and compliance requirements and the Agent Submission Software

2004

- Law to allow nonresident licenses effective July 1, 2004
- Florida hit by four hurricanes in a 45-day period
- FLSO deployed disaster teams in response to hurricanes
- FLSO Agent Report Card was developed
- Service fee rate reduced from 0.3% to 0.25%

2002

- Broke ground on a new office building
- Developed the FLSO Employee Intranet
- Allowed remote access to FLSO network for Compliance Review field analysts

1999

- FLSO Plan of Operation was updated and Disaster Recovery Plan developed
- Developed informational brochures with the Division of Consumer Services
- FLSO electronic news (eNews) platform was created

2000

- Compliance Review Program was launched
- Development of the Variance Analysis (now Premium Reconciliation) Program
- Worked with FAIA to produce a training and continuing education video

1997

- Florida Statute 626.921, known as Dana Roehrig Act, creates FLSO
- First nine-member FLSO Board of Governors appointed, chaired by Dana Roehrig

1998

- FLSO Board hires Gary Pullen as Executive Director
- October 1, FLSO begins operations with a staff of five
- Agent Submission Software and management system developed
- FLSO website, www.fslso.com, is launched



Florida Surplus
Lines Association
Service

2007

- Began collecting the 1% Florida Hurricane Catastrophe Fund (FHCF) assessment
- Launched Insurer SLIP, a web-based reporting platform for non-admitted insurers
- Mississippi Surplus Lines Association (MSLA) implemented SLIP and RAPID

2008

- Released the FLSO Tax Estimator to provide estimates of surplus lines taxes, fees and assessments
- Developed a New Agent Packet with compliance, reporting and invoicing information
- Began collecting the 1.4% Citizens Emergency assessment

2010

- Nonadmitted and Reinsurance Reform Act (part of the Dodd-Frank Wall Street Reform and Consumer Protection Act) passed
- Compliance Review Program begins reviewing nonresident agents
- Variance Analysis Program begins reconciling Lloyd's of London policies

2012

- Developed an XML Batch filing system to allow multiple policies to be reported in a single file upload
- Surplus Lines Clearinghouse was created as the technology and administrative services for the NIMA agreement
- FLSO Tax Estimator mobile app was released

2014

- Launched the Certified Surplus Lines Expert Training Course
- Updated the Agent Report Card, now known as the Quarterly Productivity and Performance Report
- Florida Hurricane Catastrophe Fund assessment discontinued

2016

- Developed an interactive, online Agent Procedures Manual
- Implemented API for Tax Estimator and SLIP filing platform
- Eliminated the requirement for "No Business" affidavit

2009

- Discontinued use of Agent and Insurer Submission Software
- Began offering option for electronic (ACH) payments
- HB 853 legislation confirmed surplus lines industry's exemption from Chapter 627 (Essex v. Zota)

2011

- SB 1816 passed in response to NIRA legislation and allowed for multistate taxation and a tax sharing agreement
- Florida enters into the Nonadmitted Insurance Multistate Agreement (NIMA) – SLIP is chosen as the reporting platform for states in the NIMA agreement
- HB 1087 passed to deregulate various commercial coverages and modified diligent effort requirements for lines specified in F.S. 627.062

2013

- Launched the FLSO Education Center for 60-Hour Pre-licensing and other online courses
- Created a Member's Forum quarterly webinar series
- Introduced eBook version of the Florida Surplus Lines Insurance Study Manual

2015

- Purchased analytics software to begin analyzing and identifying data for compliance trends, etc.
- Developed the Advisory Council program to solicit feedback and build relationships with customers
- Updated www.fslso.com
- Citizens Emergency assessment discontinued

2017

- Redesign of the FLSO Market Data and Insurer Financials Reports
- Developed the FLSO Go mobile app
- Developed a DE/Disclosure Matrix
- Dissolution of the NIMA agreement and Surplus Lines Clearinghouse
- Implemented chat software in SLIP to chat with customers online



Surplus Lines Automation Suite

May 1999:

First major FLSO Agent Software update released

- Updates to DOI surplus lines license number format
- Improved data entry screens
- Ability to print policy data prior to submission
- Additional coverage codes

October 2002:

FLSO Agent Software update released to add 15 new coverage codes

2003: RAPID® Released

FLSO developed a web-based management system called RAPID (Regulatory Administration Platform for Insurance Data) that would replace the traditional client-server management system. RAPID is the back-end management system for the Surplus Lines Automation Suite (SLAS), FLSO's proprietary reporting system.



October 1998:

FLSO Agent Software, FLSO Batch Filing (.slx format) and FLSO Management System Released

April 1999:

Software updated to be Y2K compliant

March 2001:

FLSO Agent Software tutorials released

September 2001:

Independently Procured Coverage (IPC) Submission Website developed

2000:

Variance Analysis and Compliance Review modules released in FLSO Management System

October 2000:

FLSO Agent Software version 2.0 and FTP Submit Software (upgrade to .slx format) released

- Added seven new transaction types: renewal, cancellation and five different backout transaction types

2005: SLIP® Released

The Surplus Lines Information Portal (SLIP) is a web-based platform that allows surplus lines agents and staff to report policy data and pay premium taxes to FLSO. SLIP is the front-end web portal for SLAS. SLIP allowed immediate access to submitted data, the ability to review and edit policy information, the ability to generate reports, and manage users and security – features that were not available through the FLSO Agent Submission Software.



2010:
SLIP for IPC filers was released

Nevada Surplus Lines Association adopts SLAS

2009:
ACH payments available in SLIP

Surplus Line Association of Washington adopts SLAS

2011:
Multistate policy filing module added to SLIP

Surplus Line Association of California adopts SLAS

January 2013:
South Dakota begins using SLIP and RAPID



April 2013:
Wyoming begins using SLIP and RAPID



2013:
New Jersey Department of Banking and Insurance adopts SLAS

Oregon Surplus Line Association adopts SLAS

2007:
SLIP for Insurers released

Mississippi Surplus Lines Association (MSLA) adopts SLAS for the reporting and payment of Mississippi surplus lines premium taxes



2012:
FSLSO XML Batch Filing was released (replaced .six format)

July 2012:
Surplus Lines Clearinghouse SLIP and RAPID developed for NIMA States

October 2016:
Tennessee begins using SLIP and RAPID



January 2017:
North Carolina Surplus Lines Association (NCSLA) adopts SLIP and RAPID



May 2017:
FSLSO Tax Estimator available in SLIP

Legislation Across the Nation

In 2010, the *Nonadmitted and Reinsurance Reform Act* (NRRA) was enacted as part of the *Dodd-Frank Wall Street Reform and Consumer Protection Act*, which brought about significant change to the allocation, reporting, and payment of surplus lines premium taxes on multistate risks. The NRRA granted the insured's home state exclusive authority to regulate and tax surplus lines policies with exposures in multiple states or jurisdictions. In response, states passed their own legislation to conform to the requirements of the NRRA.

2010 also became the year that the Compliance Review program began reviewing non-resident surplus lines agents, shifting the program's focus from surplus lines agents located in Florida to agents located across the United States. The Variance program also expanded its services in 2010 to begin reconciling policies written by Lloyd's of London.

The Service Office continued to promote and facilitate compliance amongst its customers in 2010 by introducing the Compliance Corner webinars, which consisted of a series of 10-minute webinars geared towards educating agents on their statutory responsibilities. FLSO also introduced the agent self-appointment birthday card email reminders, which were sent to surplus lines agents during the month of their birthday when their biennial self-appointment was set to expire. The Service Office also streamlined the reporting platform for Independently Procured Coverage filers by discontinuing the IPC Submission Website and replacing it with a version of SLIP tailored to meet the needs of IPC filers.

Internally, FLSO continued to focus on its core values of efficiency and effectiveness and developed an Operational Assessment scorecard. The scorecard measured internal activities in terms of efficiency and effectiveness, compared results to corresponding benchmarks, and provided a clear and succinct snapshot of the organization's overall success.

In **2011**, Florida saw many legislative changes that had a significant impact on the surplus lines market. In response to the NRRRA legislation enacted in 2010, the Florida Legislature passed Senate Bill 1816, which granted Florida the authority to collect 100% of the gross premium on multistate risks for which Florida was the home state of the insured. Additionally, the legislation limited the tax rate used to calculate premium tax on multistate risks to the tax rate of the state or jurisdiction where the risk or exposure was located. The bill also enabled Florida to enter into a mutual tax sharing agreement with other states, which led to Florida joining the Nonadmitted Insurance Multistate Agreement (NIMA) with several other states. The Surplus Lines Automation Suite was chosen as the technology platform for the NIMA states, and FLSO became the technology and administrative services vendor for NIMA and the Surplus Lines Clearinghouse.

The Florida Legislature also passed House Bill 1087, coined the “Dereg Bill”, which deregulated various commercial lines coverages and modified the diligent effort requirements for specific lines of business as outlined in statute. As a result, FLSO created the Surplus Lines Disclosure Form, which is available on the FLSO website.



The FLSO website also underwent a makeover in 2011, including a new navigation menu, specialized landing pages for each major customer group, and an enhanced Frequently Asked Questions module. The newly designed website provided customers with easy access to the information needed to maintain compliance and stay up to date on the activity in the Florida surplus lines marketplace. In conjunction with the website launch, FLSO also released the “Let Us” campaign to promote the various ways the Service Office could assist customers by providing information and support, and offering services and products to increase industry knowledge and compliance.



Expansion of Services

In 2012, FLSO expanded its operations by launching the Surplus Lines Clearinghouse, the full-service reporting, allocation and payment platform for the NIMA member states. The Surplus Lines Clearinghouse, powered by SLAS, offered a fully automated reporting and payment platform to the six NIMA member states throughout the duration of the NIMA agreement. Additionally, FLSO developed a Clearinghouse Tax Estimator, similar to the FLSO Tax Estimator, and created a Surplus Lines Clearinghouse website for customers to access important information for each of the NIMA member states.

FLSO also began to advance its other technology platforms by releasing a mobile app version of the widely popular FLSO Tax Estimator. Additionally, FLSO moved from the FTP Batch upload method to the more current XML Batch upload. The FLSO XML Batch upload feature allows customers to upload thousands of transactions in a single file upload, thereby removing the requirement for manual data entry and improving the efficiency and effectiveness of our customers. The FLSO Market Data Reports also underwent a major remodeling in 2012 to provide a streamlined customer experience with customizable, user-friendly reports.

The Variance program (now Premium Reconciliation) reached a new milestone in 2012 by identifying and recovering \$500 million in unfiled premiums.

What an incredible and successful journey over the past 20 years. With a top notch leadership team and highly experienced staff, it is no surprise that this office has been so successful. The FLSO has made such huge leaps and bounds in the technology world of reporting taxes and fees in our industry that they lead the country in this field just as Dana envisioned. Congratulations and here's to the next 20 years.

- LORNA S. WIRTZ
FORMER BOARD CHAIR



In **2013**, two of the NIMA member states, South Dakota and Wyoming, opted to adopt the Surplus Lines Clearinghouse platform for the reporting and payment of single state surplus lines policies. Both states migrated from a paper filing and payment system to utilizing SLIP and RAPID for the electronic reporting and payment of all surplus lines policies.

FSLSO also made improvements to SLIP used by Florida customers by requiring all affidavit filings to be reported electronically in SLIP, updating the navigation and design of SLIP, and creating a wizard to assist customers in filing renewals without having to re-enter repetitive policy data.

Continuing with the push towards electronic assistance and communications, FSLSO also introduced the eBook version of the *Florida Surplus Lines Insurance Study Manual*, and released a new, online learning management system, the FSLSO Education Center, to house the 60-Hour Pre-licensing Course. Additionally, FSLSO created a quarterly webinar series called Member's Forum, which focused on industry topics and marketplace compliance issues.



The FSLSO staff always worked as a team, regardless of their areas of specialty. We worked hard in order to fulfill and surpass the expectations of the original board members to be the best stamping office in the country, FSLSO led in technology and services that elevated our member agents' status to a more favorable presence. We worked hard and had fun doing it.

- SEAN ASHLEY FISHER, FORMER ASSISTANT DIRECTOR



In **2014**, on the heels of the launch of the FLSO Education Center, the Service Office developed the Certified Surplus Lines Expert Course, a training curriculum designed to educate agency staff on compliance requirements and provide a detailed explanation of how to file, review, and pay taxes in SLIP. The course was offered to customers through the FLSO Education Center and provided a comprehensive overview of FLSO, SLIP, and the Florida surplus lines laws and marketplace. FLSO also delivered several SLIP enhancements in 2014 to help improve customer efficiency, including additional policy search features and prepopulated data fields on endorsement filings. The Service Office also updated another widely used product in 2014, the Agent Report Card, which became the Quarterly Productivity and Performance Report (QPPR). The QPPR was designed to provide agents and agency staff with quarterly updates on compliance measures, such as late filings and backout transactions, and provide a comparison of agent performance to the overall industry.

The Florida surplus lines market also saw two significant changes in the modification to the non-admitted insurer eligibility filing requirements to match the electronic filing process established by the Office of Insurance Regulation, and the Florida Hurricane Catastrophe Fund emergency assessment was discontinued and no longer assessed after December 31, 2014.

Facilitating Compliance Through Innovative Solutions

*F*ollowing the discontinuation of the Florida Hurricane Catastrophe Fund assessment in 2014, the Citizens Property Insurance Corporation emergency assessment was also discontinued, effective July 1, **2015**.

Recognizing the business trends in big data and analytics, the Service Office began delving into the data it collected for the past 17 years using analytics tools to identify patterns, trends, and relationships to support decision making and identify future strategic issues. FLSO purchased analytics software to allow access and data integration across multiple tables and databases.

While working internally to determine unidentified relationships and patterns in the data we collect, FLSO also shifted its focus to its external customers by creating the FLSO Advisory Council. This program formalized the need for close customer relationships to solicit feedback and gather a deeper understanding of how FLSO customers conduct business on a daily basis and interact with our office. Through the Advisory Council, FLSO was able to identify several system enhancements, including improvements to SLIP and the Quarterly Productivity and Performance Report.

The Service Office also upgraded its website to consolidate information, provide a streamlined customer experience, and give staff the ability to update website content through a content management system.



In **2016**, FLSO continued to facilitate compliance through innovative solutions by focusing on developing new products and improving existing products using technology. FLSO overhauled the *Agent Procedures Manual* by taking it from an online, pdf format document to an interactive, web-based version, complete with a video introduction, easy-to-access information and forms, and case studies. The redesigned *Agent Procedures Manual* is mobile friendly and is one of FLSO's most widely used products.

The Service Office also relaunched the 60-Hour Pre-licensing Course, using updated content and technology. The *Florida Surplus Lines Insurance Study Manual*, which is used to study for the state surplus lines licensing exam was also rewritten to streamline information and better educate and inform potential surplus lines agents.

FLSO used API technology to improve efficiency in updating tax, fee and assessment rates for SLIP, RAPID, the FLSO Tax Estimator, and the FLSO Tax Estimator mobile app. The introduction of the API web service also allowed FLSO to offer business to business integration of the FLSO Tax Estimator with insurer rating platforms and agency management systems.

In line with efforts to improve efficiency, FLSO also worked to pass legislation in 2016 to eliminate the requirement for a "No Business" agent quarterly affidavit filing. On October 1, 2016, Tennessee joined South Dakota and Wyoming in using the SLAS Clearinghouse for the reporting and payment of surplus lines premium taxes.

In **2017**, FLSO began using analytics software to analyze the data collected through the Compliance Review program to identify patterns or trends in non-compliance. Through these efforts, the Compliance Review program identified nearly \$7 million in unfiled premium.



Filing Statistics

Legend: ■ Q4 - 2016 ■ Q1 - 2017

Premium and Policy Fees

Taxes, Fees and Assessments

Policy Count

Transaction Count

FSLSO also developed a second mobile app, FSLSO Go, to provide agents with on-the-go compliance information, marketplace statistics, and the ability to report their quarterly affidavit. The mobile app also includes a chat feature that allows real-time communication with FSLSO staff. The chat feature, SLIP Chat, was also implemented in FSLSO SLIP in 2017 and has been used extensively by customers to gain quick access to the answers and information they need. The Service Office also leveraged the API technology implemented in 2016 to integrate the FSLSO Tax Estimator in SLIP. Customers are now able to obtain estimates for taxes, fees and assessments in SLIP prior to submitting a transaction.

In response to customer feedback, the Service Office developed two new products in 2017 to better assist customers in complying with diligent effort requirements and improving efficiency in reporting taxes for multiple agents. The Diligent Effort/Disclosure Matrix (DE/Disclosure Matrix) was developed by FSLSO in conjunction with the Department of Financial Services to direct agents when a diligent search is required and when a disclosure form signed by the insured is acceptable. FSLSO also updated the current Diligent Effort form to allow for electronic declinations. Since its release in August 2017, the DE/Disclosure Matrix has risen to become one of FSLSO's top five most used products.

FSLSO also developed SLIP Corporate Accounts to allow agencies to use one SLIP account to report for multiple agents and receive a single, consolidated invoice at the end of the quarter. The concept of a corporate account was the direct result of customer feedback obtained through the FSLSO Advisory Council initiative.

Continuing to search for innovative solutions, FSLSO also redesigned its Market Data Reports using an interactive technology tool that allows customers to filter and customize reports like never before. The redesigned Market Data Reports allows customers to drill into data for insurers, counties, and coverages to see specific premiums and policy counts for each of the data sets. Usage of Market Data Reports more than doubled following the redesign and launch in 3rd quarter 2017.

20 Years of Facilitating Compliance Through Innovative Solutions

Mission Facilitate compliance

Unfiled Premium Recovered¹

Premium Reconciliation



Production Ledger Review



Compliance Review Scores² Then & Now



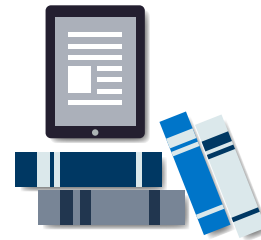
Vision Lead and serve through innovative solutions



Insurer Financials
· 2001 ·



Market Data Reports
· 2001 ·



60-Hour Pre-licensing Course
· 2003 ·



Tax Estimator
· 2008 ·

Tax Estimator Mobile App
· 2012 ·



FLSO Go App
· 2017 ·

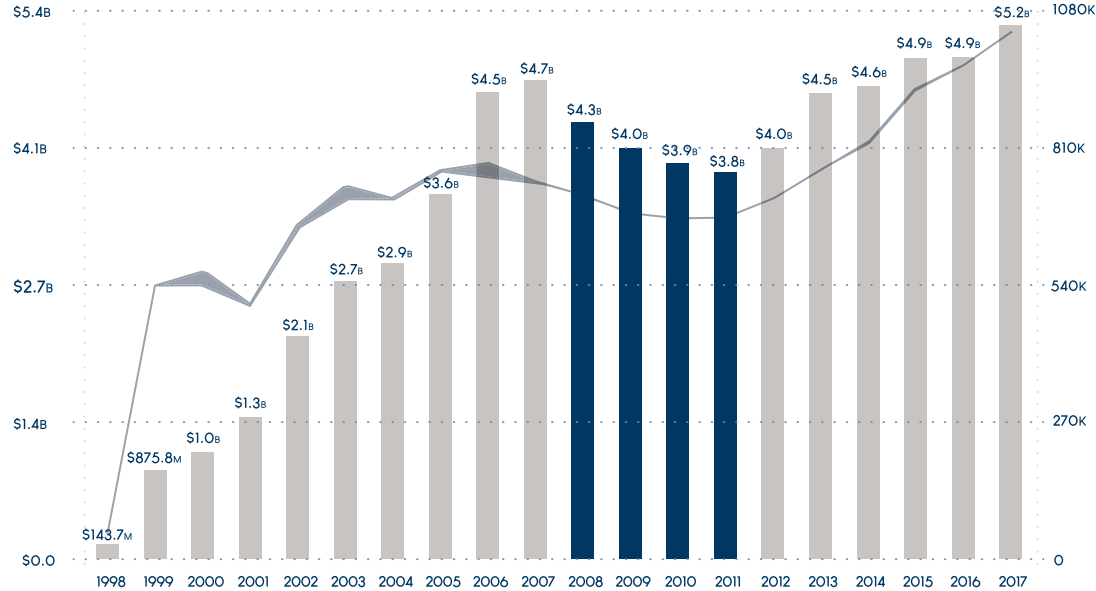


FLSO PalmCast
· 2018 ·

¹All 2018 numbers current through June 30, 2018. ²The Compliance Review Program began in 2000. However, data collection and statistical analysis did not begin until 2002. All 2018 numbers current through June 30, 2018.

20 Years of Marketplace Monitoring

20 Years of Premium & Policy Count



Florida surplus lines premium topped \$5 billion for the first time in 2017, and there were a record number of new and renewal policies as well. Premium only decreased for a short period of time over the past 20 years, while policy count experienced several peaks in the first 10 years.

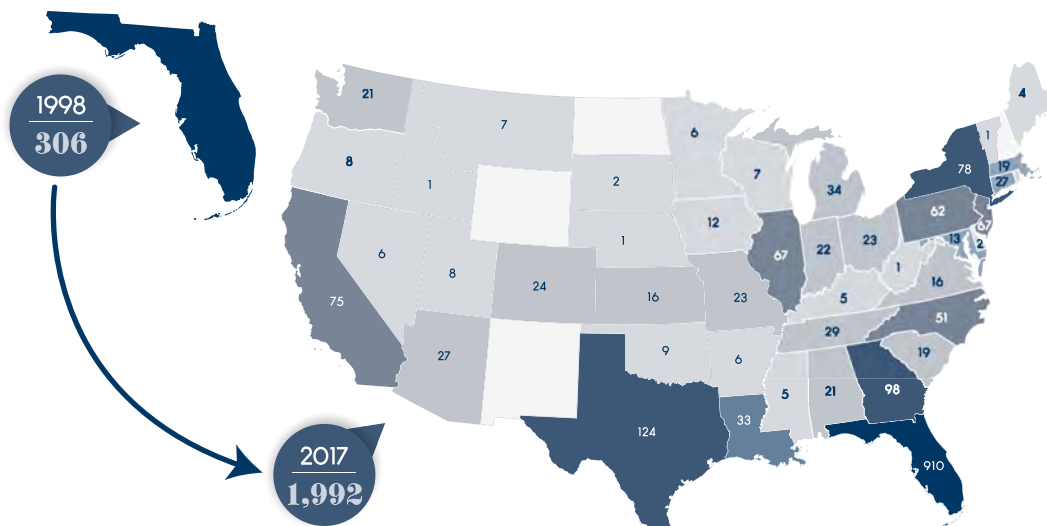
Total Premium - 20 Years



Top Coverages - 20 Years



Active Agents



The number of Florida surplus lines agents has grown from 306 agents located in Florida in 1998 to 1,992 agents in 2017, located in 44 states across the nation.



20 Years of Service

For the past 20 years, it has been a privilege for FLSO and its staff to serve Florida surplus lines agents, insurers, consumers, and regulators by facilitating compliance and performing our statutory obligations by leveraging technology and innovative solutions. We sincerely thank each individual who contributed to the success of the Service Office, from concept to inception to the evolution of the office that exists today.

In our twentieth year of operation, we continue to look forward and search for ways to provide our customers with the exceptional products and services they've come to expect from the Service Office. We take pride in continuing to serve the constituents of the Florida surplus lines marketplace, and look forward to the opportunity to serve for another 20 years.

Congratulations to the Executive Director, Gary Pullen, and the staff of the Florida Surplus Lines Service Office as you celebrate 20 years of success as the first paperless office within the entire industry. I am proud to have been a part of the embryonic stage of FLSO; to see the surplus lines office move from a paper infested organization within the Department of Insurance to an automated organization.

~ CAROLYN DANIELS, FORMER ASSISTANT DIRECTOR

20 Years of Community Outreach

Relay for Life



Ice Bowl - Second Harvest of the Big Bend



Big Bend Hospice



Stockings for Soldiers



Hope Community

Dale Pullen Scholarship Fund

Golf Tournament · 2001 - 2017



↑ **\$450K & 75**
raised over 17 years scholarships

Buckle Up for Dale is an awareness campaign that benefits the Dale Pullen Scholarship Fund honoring Dale Pullen, who died in a car accident in 2000. Over the last 17 years it has raised enough money to continually provide scholarships and grants to students seeking a degree in fine arts.

20 Years of Board of Governors

Current Board Members

Gary D. Pullen
1998 - 2018
FSLSO Executive Director

Roy V. Fabry
2006 - 2018
Chair

Irvin "Skip" Wolf III
2009 - 2018
Vice Chair

David Holcombe
1998 - 2018
Secretary/Treasurer

Keith Driggers
2010 - 2018

Steven Finver
2005 - 2018

Michael J. Franzese
2012 - 2018

D. Conor O'Leary
2014 - 2018

Lorna Wirtz
2006 - 2018

Past Board Members

Kevin Tromer
2011 - 2014

Daniel O'Leary
2000 - 2011

Bruce Bowers
2008 - 2011

R.C. Chaffin
2005 - 2010

Edward J. Wojchick
1999 - 2005

Robert L. Erickson
1998 - 2001

Michael J. Riordan
1999 - 2008

Kevin C. Schuck
2000 - 2006

Larry B. Stowe
2000 - 2006

Robert W. Winters
1999 - 2002

Tom Enright
2002 - 2005

Ronald Gabor
2001 - 2009

Florida Insurance Consumer Advocates

Elsie Crowell
1998 - 2003

Steve Burgess
2004, 2005, 2013, 2014

General Robert Milligan
2006

Terry Butler
2007, 2010

Sean Shaw
2008, 2009

Robin Westcott
2011, 2012

C. Sha'Ron James
2015 - 2018
Current



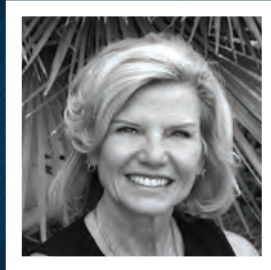
Over the last 20 years the Service Office has proven to be a great resource for the surplus lines industry. The staff is always helpful and knowledgeable. Personally, the FLSO is the best office of its kind in the country. A true leader of the market.

~ R.C. CHAFFIN
FORMER BOARD MEMBER

Current Staff



Gary Pullen
Executive Director
· 1998 ·



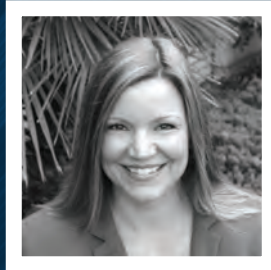
Georgie Barrett
Deputy Director
of Operations
· 2001 ·



Bryan Young
Assistant Director
Agent & Insurer Services
· 2007 ·



Sheila Pearson
Controller
· 2006 ·



Tiffany Maruniak
Product & Business
Development Manager
· 2001 ·



Trevor Flanagan
Information Technology Manager
· 2011 ·



Barry Lanier
Compliance Manager
· 2016 ·



Jesse Barrett
Technical Support Analyst
· 2012 ·



Brian Bogner
Insurance Audit Analyst
· 2009 ·



Jim Day
Database Administrator
· 1998 ·



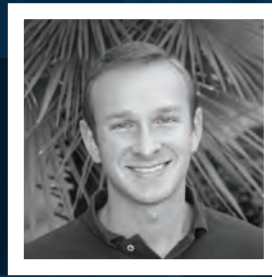
James Farmer
Senior Information Architect
· 1998 ·



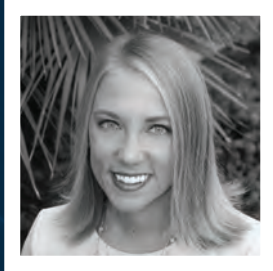
John Felder
Senior Technical Support Analyst
· 2015 ·



Lisa French
Insurance Analyst
· 1999 ·



Brad Givens
Staff Accountant
· 2018 ·



Kristen Gray
Insurance Systems Analyst
· 2014 ·



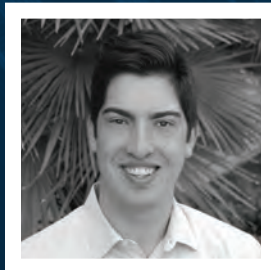
Rachel Hoffman
Business Systems Specialist
· 2007 ·



Tracy Ingle
Premium Reconciliation Specialist
· 2014 ·



Kim Mask
Public Information Coordinator
· 2018 ·



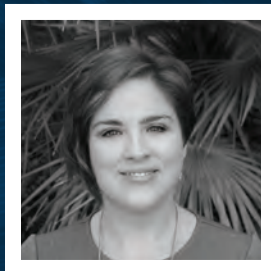
Jordan Mauro
Customer Outreach Specialist
· 2018 ·



Felicia Meredith
Compliance Review Analyst
· 1998 ·



Jennifer Mills
Business Operations Specialist
· 2007 ·



Kelli Moser
Business Data Analyst
· 2016 ·



Tracy Pafford
Public Information Specialist
· 2014 ·



Amber Pullen
Accounting Specialist
· 2010 ·



Cyrus Yazdanpanah
Technical Business Analyst
· 2018 ·

20 Years of Staff













FSLSO



Florida Surplus Lines Service Office

How far we've come. I am still in awe at the true vision and forethought of Dana Roehrig and Dan O'Leary as they set out to create the Service Office that would later become one of the leading offices of its kind in the country. The milestones that come to mind were the decision to hire Gary Pullen as the Executive Director and Carolyn Daniels as the Assistant Director, and the construction of the FLSO office building, solidifying the permanence and success of the Service Office.

~ DAVID HOLCOMBE, FORMER BOARD CHAIR



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