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SENT BY E-MAIL TO: jordan.luczaj@gtlaw.com

May 29, 2026

Mr. Jordan Luczaj
Greenberg Traurig, P.A.
401 East Las Olas Blvd., Suite 2000
Fort Lauderdale, Florida 33301

Re: **Sypher Insurance Exchange (“Applicant”)**
UCAA Primary Application for Permit and Subsequent Certificate of Authority
(“Application”)
Application I.D.: 962870; Florida Company Code: 94345

Dear Mr. Luczaj:

Following a complete review, the Florida Office of Insurance Regulation (“Office”) has approved the Application for a Certificate of Authority as a Domestic Reciprocal insurer in Florida.

A Certificate of Authority issued by the Office will be sent by direct mail.

As you are aware, entities licensed by the Office are required to at all time operate in compliance with all applicable provisions of the Florida Insurance Code and the Florida Administrative Code.

A full summary of the Office’s required filings for insurers authorized to do business in Florida, including information on licensing of Florida agents, may be obtained from our website at www.floir.com.

We will continue to be available to offer assistance to you and your company as needed. If you have any questions, you may contact Property & Casualty Financial Oversight at (850) 413-1745.

This letter is final agency action on your Application. Attached to this letter is your notice of rights.

Sincerely,

Bradley Trim, Director
Property and Casualty Financial Oversight
Enclosure

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NOTICE OF RIGHTS

A party who is adversely affected by this order is entitled to seek judicial review of this Order pursuant to section 120.68, Florida Statutes. Review proceedings are governed by the Florida Rules of Appellate Procedure. Such proceedings are commenced by filing a notice of appeal with the agency clerk of the Office of Insurance Regulation and a copy of the notice, accompanied by any filing fee prescribed by law, with the clerk of the District Court of Appeal where the agency maintains its headquarters or otherwise provided by law. The notice of appeal must be filed within 30 days of the rendition of this order.