EXAMINATION REPORT

OF

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY
JACKSONVILLE, FLORIDA

NAIC Company Code: 10953

as of
December 31, 2023

By
The Florida Office of Insurance Regulation

TABLE OF CONTENTS

June 17, 2025

Michael Yaworsky
Commissioner
Office of Insurance Regulation
State of Florida
Tallahassee, Florida 32399-0326

Dear Commissioner:

Pursuant to your instructions, in compliance with Section 624.316, Florida Statutes, Rule 69O-138.005, Florida Administrative Code, and in accordance with the practices and procedures promulgated by the National Association of Insurance Commissioners ("the NAIC"), we have conducted an examination as of December 31, 2023, of the financial condition and corporate affairs of

Cypress Property & Casualty Insurance Company
12926 Gran Bay Parkway West, Suite 200
Jacksonville, Florida 32258-4469

hereinafter referred to as the "Company." Such report of examination is herewith respectfully submitted.

SCOPE OF EXAMINATION

This examination covered the period of January 1, 2020, through December 31, 2023, and the fieldwork commenced with planning with the Florida Office of Insurance Regulation ("the Office") on June 6, 2024. The fieldwork concluded on June 17, 2025.

The examination was conducted in accordance with the NAIC Financial Condition Examiners Handbook ("the Handbook"). The Handbook requires that the examination be planned and performed to evaluate the financial condition, assess corporate governance, identify current and prospective risks of the Company, and evaluate system controls and procedures used to mitigate those risks. An examination also includes identifying and evaluating significant risks that could cause an insurer's surplus to be materially misstated both currently and prospectively.

The examination was on a Florida domestic only and did not involve participation from other states. The Company is licensed and writes business in the states of Florida and Texas only.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This may include assessing significant estimates made by management and evaluating management's compliance with the NAIC Statements of Statutory Accounting Principles ("SSAP").

This examination report includes information obtained from the examination of the records, accounts, files and documents of or relative to the Company and other information as permitted by Section 624.319, Florida Statutes. There may be other items identified during the examination that, due to their nature (for example, subjective conclusions or proprietary information), are not included within the examination report but separately communicated to other regulators and/or the Company.

SUMMARY OF SIGNIFICANT FINDINGS

Current Examination Findings

The following is a summary of significant findings of fact including material adverse findings, significant non-compliance findings, such as non-compliance with state law(s), SSAPs, annual financial statement instructions, etc. or material changes in the financial statements.

2023-2024 Modeled Loss Reinsurance Contracts

Effective June 1, 2023, the Company executed certain contracts for excess of loss reinsurance on a modeled loss basis. These types of contracts pay out a fixed amount, regardless of actual losses incurred by the Company. As such, these contracts did not comply with SSAP 62R requirements for reinsurance accounting, thus the reinsurance credit from the contra-liability to ceded premium payable is not allowable. The examination determined that accounting for these contracts as investments, as opposed to reinsurance, would result in an adjustment of a reduction in surplus of $3,394,745 at year end 2023. Additional details are provided in the body of this report.

Reinsurance Assignment of Collateral

The Company executed a collateral sharing agreement with a reinsurer to cover any unauthorized reinsurance penalty for White Rock USA. The Company did not file this agreement with the Office thirty days prior to the effective date, as required by Rule 69O-143.047 Florida Administrative Code.

Previous Examination Findings

The Prior Examination found that the Company's reported loss reserves were deficient as of December 31, 2019, and continued to be deficient as of December 31, 2020, with the deficiencies solely related to the artisan contractors' line of business. The Prior Examination recommended that the Company enhance its reserve estimation and monitoring process. The Company addressed the reserve deficiency and agreed to enhance its reserving processes.

The current examination actuary reviewed the Company's methodology, and estimated reserves, and found them to be sufficient. This prior exam finding had been remediated.

COMPANY HISTORY

General

Cypress Property & Casualty Insurance Company ("Company" or "Cypress" or "Cypress P&C") is a domestic, stock company that is licensed in Florida and Texas. The Company was incorporated under Florida law on August 26, 1998, and commenced business on December 27, 1998. The Company is 100% owned by Cypress Group Holdings, Inc. ("Parent"), which is 100% indirectly owned by InSure Homes Holdings, LLC, a Delaware limited liability company ("Holdings"). Holdings is directly owned by two individuals, one corporation, as well as three limited liability companies.

The Company writes homeowners, dwelling fire, and artisan general liability coverage in the states of Florida and Texas through Service First Insurance Group, LLC, a managing general agency and subsidiary of its direct parent company. The Company also writes builders' risk insurance through an unaffiliated managing general agency in Florida and Texas, as well as commercial condo property insurance and renters' insurance through unaffiliated managing general agencies in Florida.

The Company had 100% ownership of Access Home Insurance Company ("AHIC") which wrote Homeowners' Multi-Peril in Louisiana. Due to claims from Hurricane Ida, and the exhaustion of reinsurance, on November 10, 2021, the officers and directors of AHIC consented to a Petition and Order of Rehabilitation pursuant to which AHIC was placed into receivership on November 18, 2021.

Dividends

The Company did not declare or pay any dividends during the period under examination.

Capital Stock and Capital Contributions

As of December 31, 2023, the Company's capitalization was as follows:

Number of authorized common capital shares	7,000,000
Number of shares issued and outstanding	2,500,000
Total common capital stock	$2,500,000
Par value per share	$1.00

During the period covered by the examination, the Company received the following capital contributions of from its Parent in accordance with SSAP 72.

<table>
<tr><th>Year</th><th>Date Received</th><th>Amount</th></tr>
<tr><td>2021</td><td>November 9, 2021</td><td>$19,750,000</td></tr>
<tr><td rowspan="3">2022</td><td>October 23, 2022</td><td>3,200,000</td></tr>
<tr><td>January 27, 2023</td><td>1,300,000</td></tr>
<tr><td>February 21, 2023</td><td>740,000</td></tr>
</table>

Surplus Notes

The Company issued a surplus note to the State Board of Administration of Florida (SBA) for $20.5 million on February 2, 2007, which was amended on July 1, 2008. The surplus note has a 20-year maturity with interest payable quarterly at the 10-year U.S. Treasury Bond rate.

During 2021 and 2020, the Company paid $5,374 and $13,900, respectively, in interest on these notes. The Company made a principal payment of $558,824 in 2021 and paid the remaining balance of $139,706 in 2022. All payments under the note required authorization from the Office.

Acquisitions, Mergers, Disposals, Dissolutions

In the second quarter of 2020, the Company merged with its former affiliate, Cypress Texas Insurance Company, adding $6.7 million in surplus. In the third quarter of 2020, the Company acquired 100% of their affiliate, Access Home Insurance Company, through a stock acquisition of $9.9 million, adding $10.6 million in surplus.

MANAGEMENT AND CONTROL

Corporate Governance

The annual shareholder meeting for the election of Directors was held in accordance with Section 628.231, Florida Statutes. Directors serving as of December 31, 2023, are shown below:

Directors		
Name	**City, State**	**Principal Occupation, Company Name**
Joseph Newborg King	Darien, Connecticut	Insurance Executive, Cypress Property & Casualty Insurance Company
Enda McDonnell	Highland Beach, Florida	Insurance Executive, Cypress Property & Casualty Insurance Company
Adrian Peter Ryan	Dublin, Ireland	Insurance Executive, Cypress Property & Casualty Insurance Company
Mark Jan Keyser	Lancaster, Pennsylvania	Retired Insurance Executive, Cypress Property & Casualty Insurance Company
John Patrick Vasturia	Medford, New Jersey	Executive Coach, Cypress Property & Casualty Insurance Company

The Board does not appoint a chair.

In accordance with the Company's Bylaws, the Board appointed the following Senior Officers:

Senior Officers		
Name	**City, State**	**Title**
Joseph Newborg King	Darien, Connecticut	Co-CEO & President, Cypress Property & Casualty Insurance Company

Enda McDonnell	Highland Beach, Florida	Co-CEO, Cypress Property & Casualty Insurance Company
Samuel Kenyon Moore	Rye, New York	Secretary, Cypress Property & Casualty Insurance Company
Rhonda Marie Reno	Jacksonville, Florida	Treasurer and Controller, Cypress Property & Casualty Insurance Company

The Company's Board appointed several internal committees. The following were the principal internal board committees and their members as of December 31, 2023. The first person listed for each committee is the chairman:

Audit Committee		
Adrian Peter Ryan	Mark Jan Keyser	John Patrick Vasturia

Investment Committee		
Adrian Peter Ryan	Joseph Newborg King	Enda McDonnell

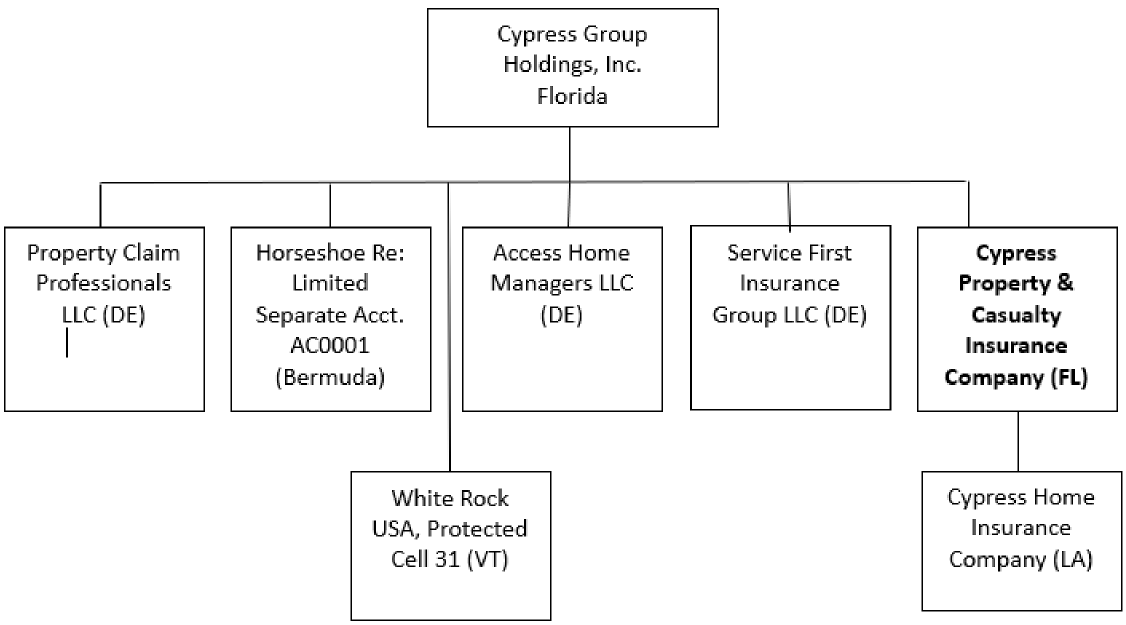
Holding Company System

A simplified organizational chart as of December 31, 2023, reflecting the Parent and its subsidiaries, is shown on the following page. Schedule Y of the Company's 2023 annual statement provided a list of all related companies in the holding company group.

Cypress Property & Casualty Insurance Company

Simplified Organizational Chart

December 31, 2023



The following agreements were in effect between the Company and its affiliates:

Managing General Agency (MGA) and Cost Allocation Agreements

The Company has MGA agreements with Service First Insurance Group LLC (SFIG) and Cornerstone Insurance Producers. These agreements outline responsibilities for policy issuance, claims handling, and regulatory adherence. These agreements detail loss funds management, indemnification, and access to records to ensure alignment with Cypress's oversight. Additionally, cost allocation agreements distribute shared service expenses for IT and administration across affiliates, with payments and reimbursements structured to support operational continuity.

Tax Consolidation and Services Agreements

Tax consolidation agreements coordinate the filing of group tax returns, assigning InSure Homes Corporation as the filing agent responsible for managing tax obligations. These agreements establish individual contributions based on stand-alone liabilities and include provisions for redeterminations and benefits distribution to ensure compliance and efficiency. Service agreements with affiliates govern reinsurance brokerage and insurance management, specifying scopes of work, payment structures, and confidentiality terms.

Referral and Producer Agreements

The Company has a Referral agreement with Allied Restoration and Construction LLC that prioritizes mitigation and repair services for policyholders, specifying responsibilities and maintaining confidentiality. Insurance system management agreements with Cornerstone Operations Group oversee policy issuance, claims processing, and premium collections, incorporating data security and regulatory compliance provisions. Producer agreements with Cornerstone Insurance Producers authorize policy issuance in defined territories, detailing commission structures and premium remittance terms.

Affiliate Reinsurance Broker

The Company utilizes Access Reinsurance, Inc. (Access Re) as their reinsurance intermediary. Services are provided on behalf of the Company under an agreement between Service First Insurance Group and Access Re. Under the terms of the agreement Access Re is authorized to procure and administer reinsurance, manage related funds in a fiduciary capacity, and provide detailed accounts and compliance documentation.

ACCOUNTS AND RECORDS

The Company maintained its principal operational offices in Jacksonville, Florida.

TERRITORY AND PLAN OF OPERATIONS

The Company was authorized to transact insurance in Florida and Texas. 90% of the Company's premiums were written in Florida as of December 31, 2023.

The Company was authorized to transact insurance in Florida on December 27, 1998, and is currently authorized for the following lines of business as of December 31, 2023:

- Fire
- Burglary and Theft
- Other Liability
- Residential Multiple Peril
- Allied Lines
- Boiler and Machinery
- Inland Marine
- Commercial Multiple Peril

The Company primarily writes homeowners insurance in the state of Florida.

REINSURANCE

Reinsurance Assumed

The Company did not assume any reinsurance during the period of this examination.

Reinsurance Ceded

The Company uses reinsurance as a component of its risk management strategy. This includes aggregate coverage to limit exposure to construction defect claims and occurrence coverage to manage risks in regions with hurricanes.

During the period covered by the examination, changes occurred among the Company's top five reinsurers. Hannover Re (Ireland) and White Rock USA Protected Cell 33 assumed a share of ceded premiums and losses. Aeolus Re Ltd. and SiriusPoint Bermuda Insurance Company Ltd. experienced fluctuations, reflecting adjustments in response to costs and market conditions. The Florida Hurricane Catastrophe Fund (FHCF) was a part of the Company's risk mitigation, supplementing reinsurance covering exposures in Florida. Changes in 2020 and 2022, including the entry and exit of reinsurers, reflected the Company's response to market conditions and efforts to manage exposure.

Modeled Loss contracts

Effective June 1, 2023, the Company entered into excess of loss reinsurance contracts that were designed for payments to be made based on a modeled loss estimate, as opposed to the actual losses experienced by the Company. The settlement terms of these contracts do not meet the requirements of SSAP 62R. For example, paragraph 10 states in part, "The essential element of every true reinsurance agreement is the undertaking by the reinsurer to indemnify the ceding entity, not only in form but in fact, against loss or liability by reason of the original insurance." Thus, Paragraph 10 requires that the reinsurer agrees to pay the ceding entity for covered losses or liabilities that arise under the terms of the original insurance policy. The purpose is to restore the financial position of the ceding entity to what it was before the loss occurred. Utilizing an estimate of losses to determine the settlement amount, as opposed to actual incurred losses, fails to meet requirements of SSAP 62R Paragraph 16 wherein, "the amount and timing of the reinsurer's payments depend on and directly vary with the amount and timing of claims settled by the ceding entity." Throughout SSAP 62R, paragraphs 8, 22, 24, 31, and 32 clearly state the necessity of actual, incurred losses as the basis for the reporting and recognition of reinsurance recoverable assets.

The Company accrued the deposit premium on these contracts as a contra-liability to Ceded Premium Payable. As of December 31, 2023, the remaining contra-liability provided a reinsurance credit (net benefit to surplus) of $4,685,406. Since the contracts are not in compliance with SSAP 62R, no credit is allowed. The only appropriate option to provide surplus benefit is to follow SSAP 86 treatment for the agreements as investments.

As an investment, the terms of those agreements and historical storm patterns were analyzed by the exam investment specialist to establish a carrying value of $1,290,661 as of December 31, 2023, and require a net adjustment to surplus of ($3,394,745).

Assignment of Reinsurance Collateral

On December 31, 2022, the Company executed a collateral sharing agreement in effect from January 1, 2023, through April 30, 2023, whereby a reinsurer would cover any unauthorized reinsurance penalty for White Rock USA Protected Cell 33 up to a maximum of $3,983,464. This agreement provided for fees to the Company of $10,000 plus 1% of the amount of collateral used. The Company did not file this agreement with the Office thirty days prior to the effective date, as required by Rule 69O-143.047, Florida Administrative Code.

FINANCIAL STATEMENTS

The following includes the Company's statutory Statement of Assets, Liabilities, Surplus and Other Funds; statutory Statement of Income; and the statutory Analysis of Changes in Surplus for the year ended December 31, 2023. The financial statements are based on the statutory financial statements filed by the Company with the Office and present the financial condition of the Company for the period ending December 31, 2023. (Note: Failure of the columns to add to the totals reflected in this Report is due to rounding.)

Cypress Property & Casualty Insurance Company
Assets
December 31, 2023

	Net Admitted Assets	Examination	Surplus Increase/ (Decrease)	Note
Bonds	34,597,368	34,597,368		
Cash and short-term investments	42,122,048	42,122,048		
Derivatives		1,290,661	1,290,661	(1)
Subtotals, cash, and invested assets	76,719,416	78,010,077	1,290,661	
Investment income due and accrued	129,506	129,506		
Premiums and considerations				
Uncollected Premiums and agents' balances in the course of collection	4,047,161	4,047,161		
Deferred premiums, agents' balances, and installments	3,543,681	3,543,681		
Reinsurance				
Amounts recoverable from reinsurer	21,783,221	21,783,221		
Other amounts receivable under reinsurance contracts	23,664,874	23,664,874		
Current federal and foreign income tax recoverable and interest there	2,551,827	2,551,827		
Net deferred tax asset	4,651,242	4,651,242		
Receivables from parent, subsidiaries and affiliates	2,860,870	2,860,870		
Aggregate write-in for other than invested assets	100,000	100,000		
Total assets excluding Separate Accounts, Segregated Accounts, and Protected Cell Accounts	140,051,798	141,342,459	1,290,661	
Total	140,051,798	141,342,459	1,290,661	

Cypress Property & Casualty Insurance Company
Liabilities, Surplus and Other Funds
December 31, 2023

	Per Company	Examination	Surplus Increase / (Decrease)	Note
Losses	(7,515,720)	(7,515,720)		
Loss adjustment expenses	3,493,319	3,493,319		
Other expenses	1,083,947	1,083,947		
Taxes, licenses and fees	1,024,221	1,024,221		
Unearned premiums	57,541,632	57,541,632		
Advance premiums	3,163,082	3,163,082		
Ceded reinsurance premiums payable	(11,390,702)	(6,705,296)	4,685,406	(2)
Funds held by company under reinsurance treaties	48,899,482	48,899,482		
Aggregate write-in for liabilities	3,250,600	3,250,600		
Total liabilities excluding protected cell liabilities	99,549,861	104,235,267	4,685,406	
Total liabilities	99,549,861	104,235,267	4,685,406	
Common capital stock	2,500,000	2,500,000		
Gross paid-in and contributed surplus	111,044,886	111,044,886		
Unassigned funds (surplus)	(73,042,949)	(76,437,694)	(3,394,745)	(3)
Surplus as regards policyholders	40,501,937	37,107,192	(3,394,745)	
Totals	140,051,798	141,342,459		

Cypress Property & Casualty Insurance Company
Statement of Income
December 31, 2023

	Per Company
Underwriting Income	
Premiums earned	25,427,847
Deductions	
Losses incurred	5,118,093
Loss adjustment expenses incurred	16,031,515
Other underwriting expenses incurred	7,660,600
Total Underwriting deductions	28,810,208
Net underwriting gain (loss)	(3,382,361)
Investment Income	
Net investment income earned	3,559,761
Net realized capital gains or (losses)	6,525
Net investment gain or (loss)	3,566,286
Other Income	
Net gain or (loss) from agents' or premium balances charged off	(35,619)
Aggregate write-ins for miscellaneous income	801
Total other income	(34,818)
Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	149,107
Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes	149,107
Federal & foreign income taxes incurred	(841,560)
Net Income	990,667
Capital and Surplus Account	
Surplus as regards policyholders, December 31 prior year	40,143,827
Net Income	990,667
Change in net deferred income taxes	(627,062)
Change in non-admitted assets	(35,772)
Change in provision for reinsurance	30,277
Change in surplus as regards policyholders for the year	358,110
Surplus as regards policyholders, December 31, current year	40,501,937

Cypress Property & Casualty Insurance Company
Reconciliation of Capital and Surplus
December 31, 2023

Capital/Surplus Changes during Examination Period			
Balance as of December 31, 2019, per Prior Exam Report			$25,313,844
	Increase	Decrease	
Net Income (loss)		$29,797,107	
Change in net deferred income tax	$2,079,784		
Change in non-admitted assets	$18,778		
Change in surplus notes		4,057,353	
Change in paid in surplus	35,635,029		
Transferred to surplus	9,508,962		
Change in common stock	1,800,000		
Total Gains or Losses	49,042,553	33,854,460	
Net increase (or decrease)			$15,188,093
Balance as of December 31, 2023, per Company			$40,501,937

Cypress Property & Casualty Insurance Company
Analysis of Changes in Financial Statement Resulting from the Examination
December 31, 2023

Analysis of Changes in Surplus				**Note**
Reported Surplus as of December 31, 2023			$40,501,937	
	Increase	Decrease		
A.7 Derivatives (Schedule DB)	$1,290,661			(1)
L.12 Ceded Reinsurance Premiums Payable		$4,685,406		(2)
Net increase (decrease)			($3,394,745)	
Adjusted Surplus as of December 31, 2023			$37,107,192	
Summary of Reclassifications				
	Reported Balance as of December 31, 2023	Increase	Decrease	
A.7 Derivatives (Schedule DB)	$0	$1,290,661		
L.12 Ceded Reinsurance Premiums Payable	($11,390,702)	$4,685,406		
L.35 Unassigned Funds (Surplus)	($73,042,949)		$3,394,745	(3)
To recognize the December 31, 2023, valuation of the modeled loss contracts as investments under SSAP 86 and remove the un-accrued deposit premium that had been incorrectly classified as a contra-liability to Ceded Reinsurance Premiums Payable.				

COMMENTS ON FINANCIAL STATEMENT ITEMS

Assets

Investments

An exam adjustment was made to reclassify the Company's deposit premium for the modeled loss contracts as investments in accordance with SSAP 86.

Liabilities

Losses and Loss Adjustment Expenses

Eric Mann, FCAS, MAAA, Streff Insurance Services, appointed by the Board, rendered an opinion that the amounts carried in the balance sheet as of December 31, 2023, made a reasonable provision for all unpaid loss, and loss expense obligations, of the Company under the terms of its policies and agreements.

The examination actuary, Michael Solomon, FCAS, MAAA, of Oliver Wyman, LLC, reviewed the loss and loss adjustment expense work papers provided by the Company and was in concurrence with this opinion.

Ceded Reinsurance Premiums Payable

An exam adjustment was made to remove the contra-liability balance for the Company's deposit premium for the modeled loss contracts to investments in accordance with SSAP 86.

Capital and Surplus

The amount of capital and surplus after the adjustments made above of $37,107,192, exceeded the minimum of $15,000,000 required by Section 624.408, Florida Statutes.

SUBSEQUENT EVENTS

Reinsurance Program for 2024-2025

Effective June 1, 2024, the Company continued their strategy of utilizing modeled loss reinsurance contracts. These contracts should be accounted for using investment accounting due to recoveries not being determined by the Company's actual losses. For this reason, the agreements do not meet the requirements of SSAP 62R, which has reporting, risk transfer and accounting requirements that are based on specific, incurred losses.

In 2025, prior to the expiration of these contracts, the Company made appropriate revisions to the coverage and settlement terms of these agreements to comply with SSAP 62R.

Audit Committee Membership Change

Mark Keyser replaced Joseph King as a member of the Audit Committee.

Affiliate Senior Management Appointments

John Myers was appointed as President of Alchemy Insurance Solutions LLC and Timothy Cordier as President of Vista Reinsurance Intermediaries, LLC. These individuals replaced retiring personnel who now serve as consultants. These changes occurred at the Company's Parent's affiliates.

Operational Realignment

The Company transferred authority for certain builders' risk and general liability program business from Service First Insurance Group LLC to Alchemy Insurance Solutions LLC effective January 1, 2025.

Debt Facility Refinancing at Affiliate Level

On August 6, 2024, Parent, and certain affiliates, refinanced their debt facility. The Company was not a party to either the previous or the current agreement.

Affiliate Entity Dissolutions

Certain inactive affiliates of the Company: Property Claim Professionals, LLC; Horseshoe Re Limited Separate Account AC0001; Access Home Managers LLC; White Rock Protected Cell 31 as well as the wholly owned affiliate, Cypress Home Insurance Company, were wound up or dissolved. These actions did not materially affect the Company's organizational structure.

Effective March 5, 2025, Cornerstone Insurance Producers LLC's name was changed to Alchemy Insurance Solutions LLC ("Alchemy").

In 2024, the Company began offering commercial multi-peril and other coverage on an excess and surplus lines basis in seventeen states, as well as builders' risk and general liability coverage in Florida and Texas through Alchemy, an MGA and indirect subsidiary of Holdings.

SUMMARY OF RECOMMENDATIONS

2023-2024 Modeled Loss Reinsurance Contracts

The examination recommends that the Company:

- Report the premium deposit payments for the modeled loss contracts as investments under SSAP 86.

Reinsurance Assignment of Collateral

The examination recommends that the Company file and obtain approval from the Office for agreements at least thirty days before the effective date, as required by Rule 69O-143.047 of the Florida Administrative Code.

CONCLUSION

The insurance examination practices and procedures as promulgated by the NAIC have been followed in ascertaining the financial condition of Cypress Property and Casualty Insurance Company as of December 31, 2023, consistent with the insurance laws of the State of Florida.

In addition to the undersigned, the following individuals from Highland Clark, LLC (HC); Exam 360, LLC (E360) Oliver Wyman, LLC (OW), and the Florida Office of Insurance Regulation also participated in the examination:

Bobby Jackson, CPA, APIR	Exam Manager	Office
Scott Eady, CFE	Supervising Examiner	E360
Megan Langston	Examiner	HC
Sydney Gates, ARe	Examiner, Reinsurance Specialist	HC
Michael Solomon, FCAS, MAAA, ARe	Exam Actuary, Reinsurance Specialist	OW
Rajesh Sahasrabuddhe, FCAS, MAAA	Exam Actuary	OW
Randy Lampert	Investment Specialist	OW

Respectfully submitted,

Tracy D. Gates

Tracy, D. Gates, CISA, CFE
Examiner in Charge, IT Specialist
Highland Clark, LLC
Representing the Florida Office of Insurance Regulation

Chad Mason, PIR
Chief Financial Examiner
Florida Office of Insurance Regulation