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SENT BY E-MAIL TO: Ben.Sykes@troutman.com; Moya.McKenna@troutman.com

May 18, 2026

Mr. Benjamin P. Sykes, Esquire
Ms. Moya McKenna, Esquire
Troutman Pepper Locke LLP
111 South Wacker Drive, Suite 4100
Chicago, Illinois 60606

Re: **Builder Reciprocal Insurance Exchange** (NAIC Co. Code: 17739)
UCAA Expansion Application for Certificate of Authority
Application ID#: 961954; Florida Company Code: 94102

Dear Mr. Sykes and Ms. McKenna:

Following a complete review, the Florida Office of Insurance Regulation (“Office”) has approved **Builder Reciprocal Insurance Exchange’s** Application for a Certificate of Authority to operate as a property and casualty 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 times operate in compliance with all applicable provisions of the Florida Insurance Code and the Florida Administrative Code.

Information regarding the Office’s required filings for entities conducting business in Florida 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

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.