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SENT BY E-MAIL TO: jeff@strickland.law

April 22, 2026

Mr. Jeff Rainey, Consultant
Strickland Law
213 Summerbrooke Drive
Tallahassee, Florida 32312

Re: **Frontline Insurance Reciprocal Exchange ("Applicant")**
UCAA Primary Application for Permit and Subsequent Certificate of Authority ("Application")
Application I.D.: 962873; Florida Company Code: 93321

Dear Mr. Rainey:

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.

The Certificate of Authority issued by the Office will be sent by direct email.

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.

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

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.