



FINANCIAL SERVICES  
COMMISSION

RON DESANTIS  
GOVERNOR

JAMES UTHMEIER  
ATTORNEY GENERAL

BLAISE INGOGLIA  
CHIEF FINANCIAL OFFICER

WILTON SIMPSON  
COMMISSIONER OF  
AGRICULTURE

## OFFICE OF INSURANCE REGULATION

**MICHAEL YAWORSKY**  
COMMISSIONER

SENT BY E-MAIL TO: [sbello@spinnakerins.com](mailto:sbello@spinnakerins.com)

February 2, 2026

Ms. Simone Bello, Corporate Paralegal  
Spinnaker Insurance  
P O Box 240  
Portsmouth, NJ 03802

Re: **Wingsail Insurance Company ("Applicant")**  
NAIC Co Code: 17506  
UCAA Expansion Application for Certificate of Authority  
Application ID#: 961189; Florida Company Code: 92440

Dear Ms. Bello:

Following a complete review, the Florida Office of Insurance Regulation ("Office") has approved **Wingsail Insurance Company's** Application for a Certificate of Authority to operate as a property and casualty insurer in Florida.

Enclosed is the Certificate of Authority issued by the Office.

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](http://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.