

SAMPLE REPORT

An example of the county market report, shown for Broward County. Your own county's complete report is prepared on request at [pexara.ai](#) — every county, refreshed weekly.

PEXARA COUNTY INSURANCE MARKET REPORT

Broward County, FL

Independent P&C agency market · FL DFS public records as of 2026-07-09

Broward is the 2nd-largest of 67 Florida counties by active P&C agency count, with 4,493 licensed agencies and 5,594 active 2-20 general-lines agents on the state register.

MARKET READ

MARKET STRUCTURE

A market of small and solo shops

The typical agency runs 1.2 agents. Half of Broward's 2-20 agents carry 7 or fewer carrier appointments, and the bottom quarter carry 3 or fewer — the long fragmented tail of an unconsolidated market.

PLACEMENT BREADTH

Broad carrier appetite — real placement options

Over the last 90 days the top three appointing carriers accounted for 45% of new 2-20 appointments in Broward. New capacity is spread across many carriers, so an agency here has room to diversify.

TALENT PIPELINE

Producers enter more slowly than the state norm

432 new 2-20 producers were licensed in Broward over the past year — about 10% of the agency base, below the state's 14% replenishment rate.

FORMATION MOMENTUM

New-agency formation is holding steady

213 new agencies formed in the last six months versus 232 in the prior six.

MARKET DENSITY

ACTIVE AGENCIES

4,493

rank 2 of 67

2-20 AGENTS

5,594

AGENTS / AGENCY

1.2

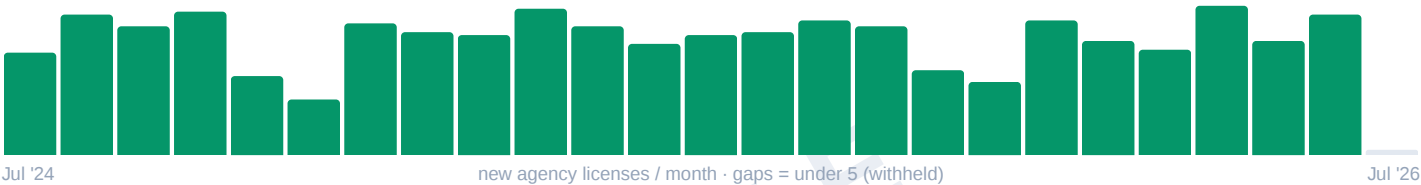
NEW AGENCIES 12MO

490

rank 2 statewide

AGENCY FORMATION — TRAILING 24 MONTHS

490 new agency licenses were issued in Broward over the trailing 12 months — the 2nd-most of any Florida county, out of 2,776 statewide.



NEW-LICENSEE PIPELINE BY CLASS

Newly licensed agents — the local hiring and talent pool.

License class	Last 90 days	Last 12 months
2-20 General Lines Agent (P&C)	103	432
20-44 Personal Lines Agent	27	97
4-40 Customer Representative	130	425
2-15 Life & Health (incl. Variable Annuity)	408	1,645
2-40 Health Agent	192	841
All-Lines Adjuster	69	322

CARRIER-APPOINTMENT BENCHMARK

The median 2-20 agent in Broward holds 7 distinct carrier appointments (25th–75th percentile: 3–17), even with the statewide median of 7. An agency carrying materially fewer appointments than its market's median is thin on carrier options; one carrying more has unusually broad placement reach.

25TH PERCENTILE	MEDIAN	75TH PERCENTILE	AGENTS MEASURED
3	7 statewide 7	17	4,235

WHO IS APPOINTING NOW

Carrier	New 2-20 appointments (90d)
1. RESPONSE INSURANCE COMPANY	95
2. PROGRESSIVE AMERICAN INSURANCE COMPANY	67
3. SECURITY NATIONAL INSURANCE COMPANY	66
4. WARNER INSURANCE COMPANY	64
5. PROGRESSIVE EXPRESS INSURANCE COMPANY	55
6. FRONTLINE INSURANCE RECIPROCAL EXCHANGE	55
7. FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	54
8. AMERICAN INTEGRITY INSURANCE COMPANY	52

HOW TO READ THIS

- Aggregates only — no agency or individual is named in this dataset.
- County-level premium/policy volume is NOT available: OIR MIR summaries are statewide-only pending a county-level records request. Do not infer premium density from these counts.
- Appointment counts measure carrier-agent relationships, not production volume.
- License issue date is original issuance; it does not capture agencies that closed (no drop history in this bake).

Florida Department of Financial Services public licensee and appointment records (myfloridacfo.com), weekly snapshot. This report is licensed to the recipient for internal use; redistribution or republication of the data requires written permission. See pexara.ai/terms.