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 2026-08-20

Broward is the 2nd-largest of 67 Florida counties by active P&C agency count, with 4,531 licensed agencies and 5,622 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 46% 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
436 new 2-20 producers were licensed in Broward over the past year — about 10% of the agency base, below the state's 15% replenishment rate.

FORMATION MOMENTUM
New-agency formation is holding steady
245 new agencies formed in the last six months versus 224 in the prior six.

MARKET DENSITY

ACTIVE AGENCIES	2-20 AGENTS	AGENTS / AGENCY	NEW AGENCIES 12MO
4,531	**5,622**	**1.2**	**510**
rank 2 of 67			rank 2 statewide

AGENCY FORMATION — TRAILING 24 MONTHS

510 new agency licenses were issued in Broward over the trailing 12 months — the 2nd-most of any Florida county, out of 2,872 statewide.



Aug '24 — new agency licenses / month · gaps = under 5 (withheld) — Aug '26

SAMPLE

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)	114	436
20-44 Personal Lines Agent	29	101
4-40 Customer Representative	132	436
2-15 Life & Health (incl. Variable Annuity)	450	1,659
2-40 Health Agent	206	812
All-Lines Adjuster	63	300

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**	**4,247**

WHO IS APPOINTING NOW

Carrier	New 2-20 appointments (90d)
1. SECURITY NATIONAL INSURANCE COMPANY	66
2. PROGRESSIVE AMERICAN INSURANCE COMPANY	64
3. FRONTLINE INSURANCE RECIPROCAL EXCHANGE	55
4. SLIDE INSURANCE COMPANY	48
5. ROOT FLORIDA INSURANCE COMPANY	46
6. FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	45
7. PROGRESSIVE EXPRESS INSURANCE COMPANY	40
8. WARNER INSURANCE COMPANY	38

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).

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