

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

AUGUST 2025

MONTHLY PREMIUM BREAKDOWN

	PREMIUM 2025	YoY % Change*
JANUARY	\$1.4B	9%
FEBRUARY	\$1.1B	-10%
MARCH	\$1.5B	7%
APRIL	\$1.9B	-1%
MAY	\$1.9B	-6%
JUNE	\$2.1B	13%
JULY	\$1.6B	1%
AUGUST	\$1.2B	-1%
2025 YTD	\$12.7B	2%

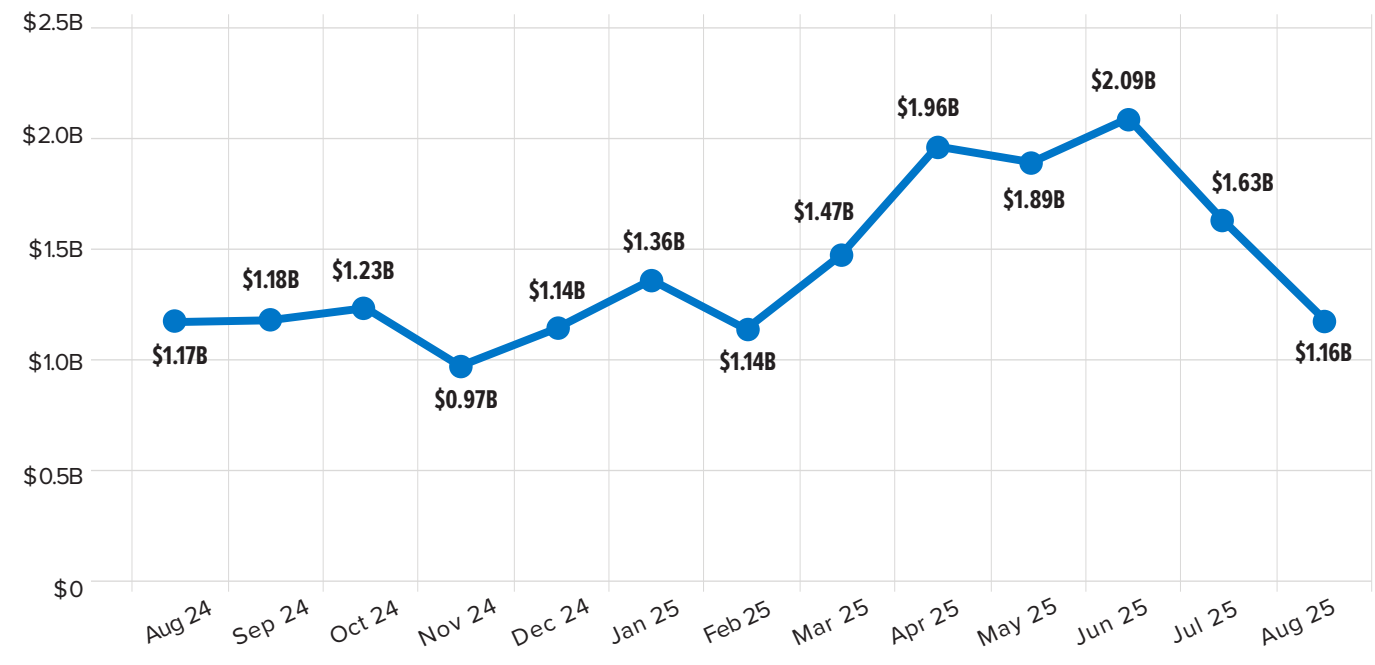
MONTHLY POLICY COUNT BREAKDOWN

	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	127,869	22%	\$10,657	-10%
FEBRUARY	125,479	-1%	\$9,107	-9%
MARCH	131,543	4%	\$11,182	3%
APRIL	145,044	1%	\$13,523	-2%
MAY	151,452	12%	\$12,456	-16%
JUNE	173,036	24%	\$12,101	-9%
JULY	174,117	27%	\$9,352	-21%
AUGUST	141,562	10%	\$8,202	-10%
2025 YTD	1,170,102	12%	\$10,860	-9%

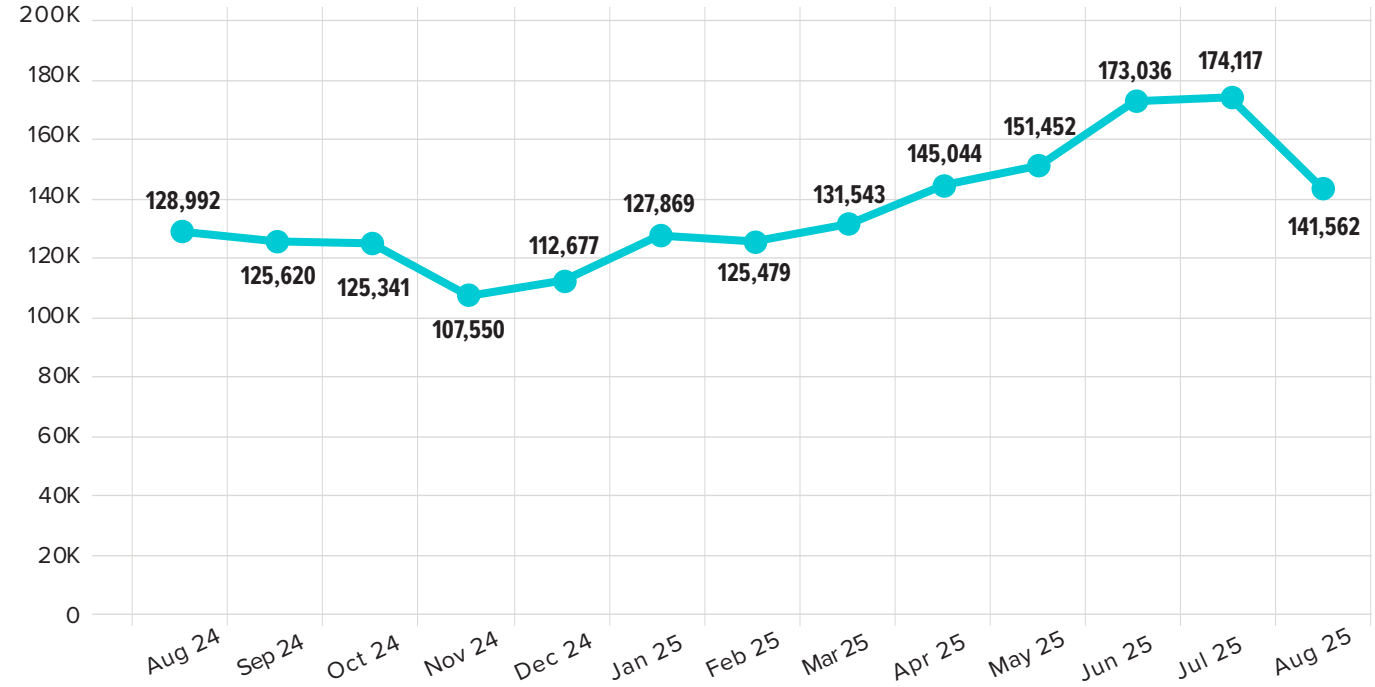
*Percentage of change based on same reporting period in 2024 and 2025.



PREMIUM TREND | AUGUST 24 - AUGUST 25

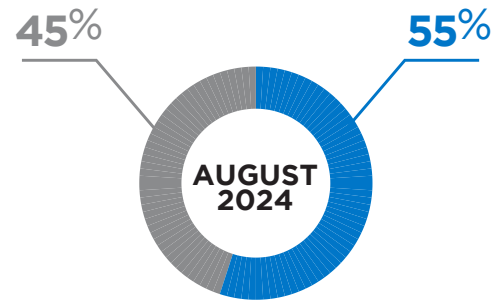
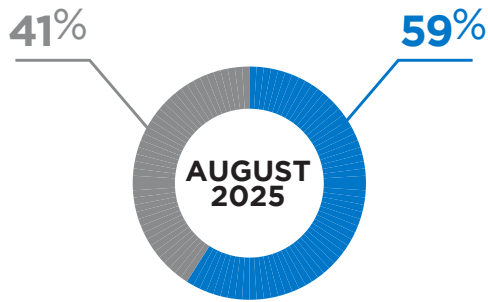


POLICY COUNT TREND | AUGUST 24 - AUGUST 25



Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.

NEW BUSINESS AND RENEWALS | AUGUST 25 VS. AUGUST 24



● Renewals ● New Business

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | AUGUST

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$336.7M	6%	25,582	54%	\$13,160	-31%
2	COMMERCIAL GENERAL LIABILITY	\$192.3M	2%	20,420	0%	\$9,418	2%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$90.5M	3%	3,245	6%	\$27,876	-2%
4	HOMEOWNERS - HO-3	\$69.5M	16%	15,206	59%	\$4,568	-27%
5	COMMERCIAL PACKAGE	\$65.0M	10%	8,188	-8%	\$7,942	20%
6	BUILDERS RISK - COMMERCIAL	\$36.2M	-4%	753	36%	\$48,044	-30%
7	MISCELLANEOUS LIABILITY	\$30.2M	-55%	945	-47%	\$31,945	-16%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$29.4M	-10%	2,098	94%	\$13,994	-54%
9	MISCELLANEOUS E&O LIABILITY	\$24.5M	11%	1,755	-8%	\$13,942	22%
10	HOMEOWNERS - HO-5	\$22.0M	28%	1,023	99%	\$21,519	-36%

* NOTE: The YOY Percent of Change are calculated as a comparison between AUGUST 2025 and AUGUST 2024. Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.