



NOVEMBER 2025

MONTHLY PREMIUM BREAKDOWN

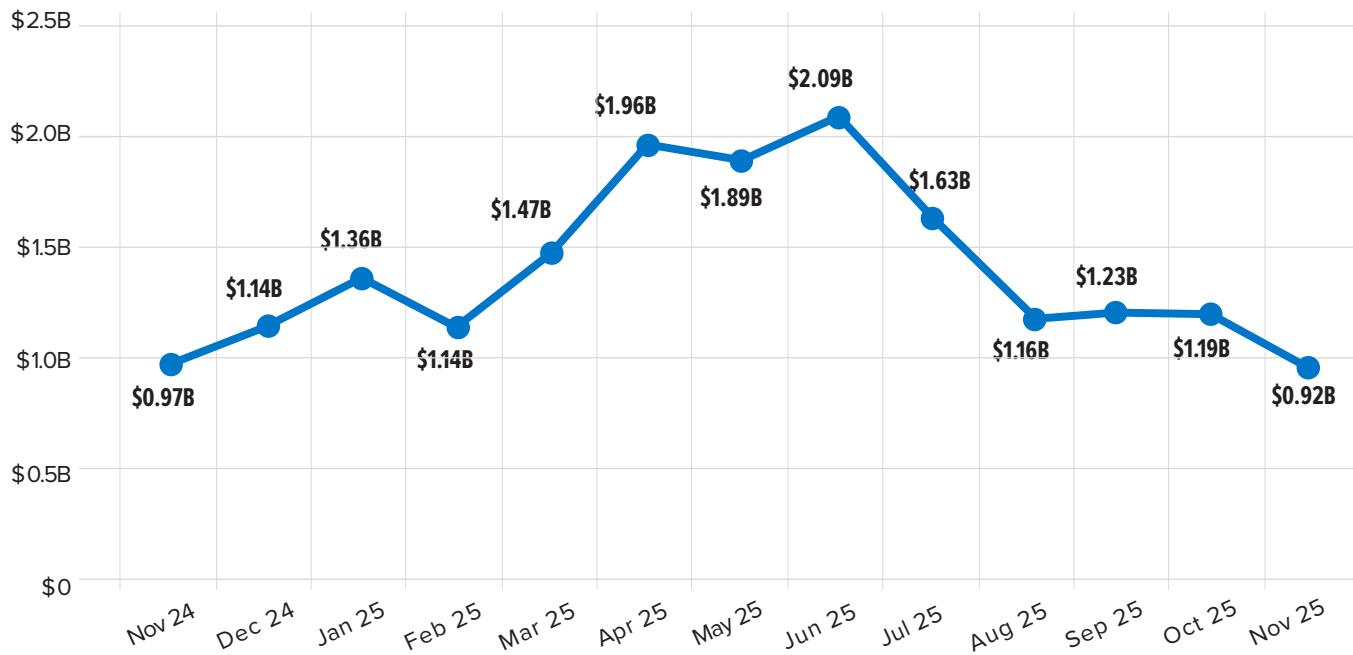
PREMIUM		
	2025	YoY % Change*
JANUARY	\$1.4B	9%
FEBRUARY	\$1.1B	-10%
MARCH	\$1.5B	7%
APRIL	\$1.9B	-1%
MAY	\$1.9B	-6%
JUNE	\$2.1B	13%
JULY	\$1.6B	1%
AUGUST	\$1.2B	-1%
SEPTEMBER	\$1.2B	3%
OCTOBER	\$1.2B	-4%
NOVEMBER	\$0.92B	-5%
YTD 2025	\$16.0B	1%

MONTHLY POLICY COUNT BREAKDOWN

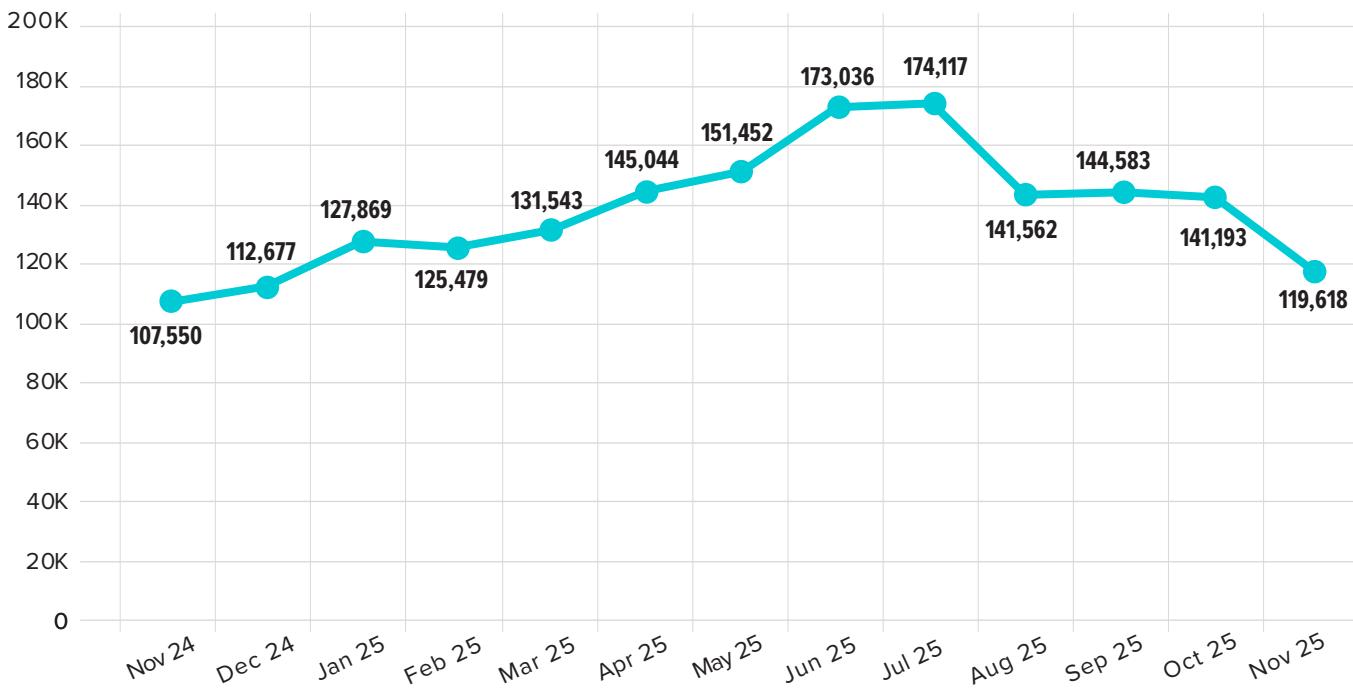
	2025	POLICY COUNT		
		YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	127,869	22%	\$10,657	-10%
FEBRUARY	125,479	-1%	\$9,107	-9%
MARCH	131,543	4%	\$11,182	3%
APRIL	145,044	1%	\$13,523	-2%
MAY	151,452	12%	\$12,456	-16%
JUNE	173,036	24%	\$12,101	-9%
JULY	174,117	27%	\$9,352	-21%
AUGUST	141,562	10%	\$8,202	-10%
SEPTEMBER	144,583	15%	\$8,380	-10%
OCTOBER	141,193	13%	\$8,396	-14%
NOVEMBER	119,618	11%	\$7,664	-14%
YTD 2025	1,575,496	12%	\$10,093	-10%

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

PREMIUM TREND | NOVEMBER 24 - NOVEMBER 25

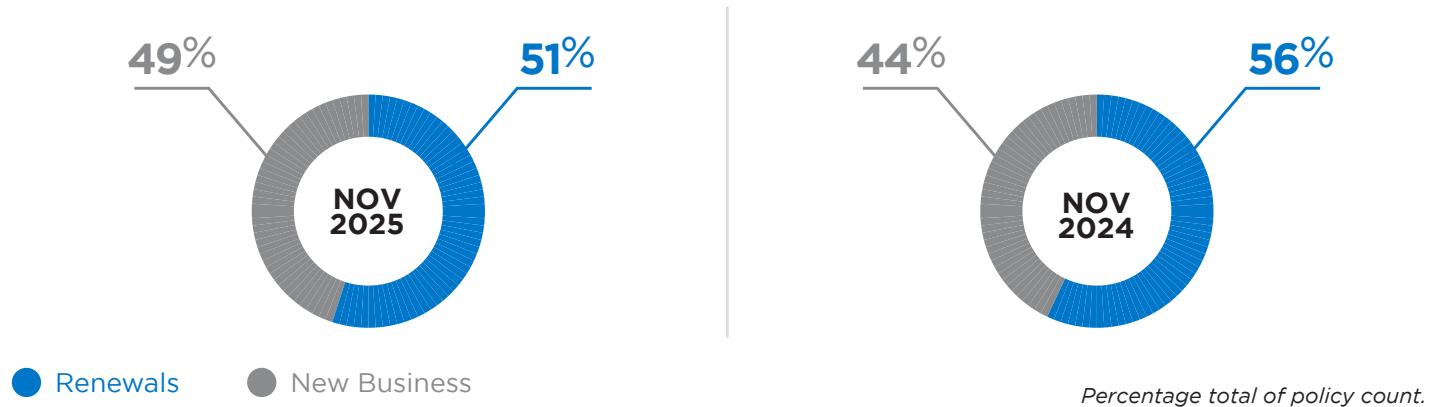


POLICY COUNT TREND | NOVEMBER 24 - NOVEMBER 25



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

NEW BUSINESS AND RENEWALS | NOVEMBER 25 VS. NOVEMBER 24—



TOP 10 LINES OF BUSINESS | NOVEMBER

Rank	Coverage	PREMIUM						YoY % Change*
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*	
1	COMMERCIAL PROPERTY	\$207.4M	-25%	16,972	19%	\$12,221	-37%	
2	COMMERCIAL GENERAL LIABILITY	\$178.7M	2%	18,248	6%	\$9,795	-4%	
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$103.0M	6%	2,878	4%	\$35,793	2%	
4	COMMERCIAL PACKAGE	\$42.9M	-16%	6,309	-6%	\$6,792	-10%	
5	HOMEOWNERS - HO-3	\$33.2M	-31%	5,867	-20%	\$5,654	-14%	
6	BUILDERS RISK - COMMERCIAL	\$24.3M	40%	502	15%	\$48,459	22%	
7	MISCELLANEOUS LIABILITY	\$23.5M	145%	499	55%	\$47,101	58%	
8	CYBER LIABILITY	\$23.3M	7%	2,113	12%	\$11,013	-5%	
9	MISCELLANEOUS E&O LIABILITY	\$22.6M	-1%	1,537	2%	\$14,736	-3%	
10	COMMERCIAL UMBRELLA LIABILITY	\$20.1M	78%	506	-2%	\$39,681	81%	

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