FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

OCTOBER 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%
YTD 2025	$15.1B	1%

MONTHLY POLICY COUNT BREAKDOWN

	POLICY COUNT 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%
SEPTEMBER	144,583	15%	$8,380	-10%
OCTOBER	141,193	13%	$8,396	-14%
YTD 2025	1,455,878	12%	$10,336	-10%

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

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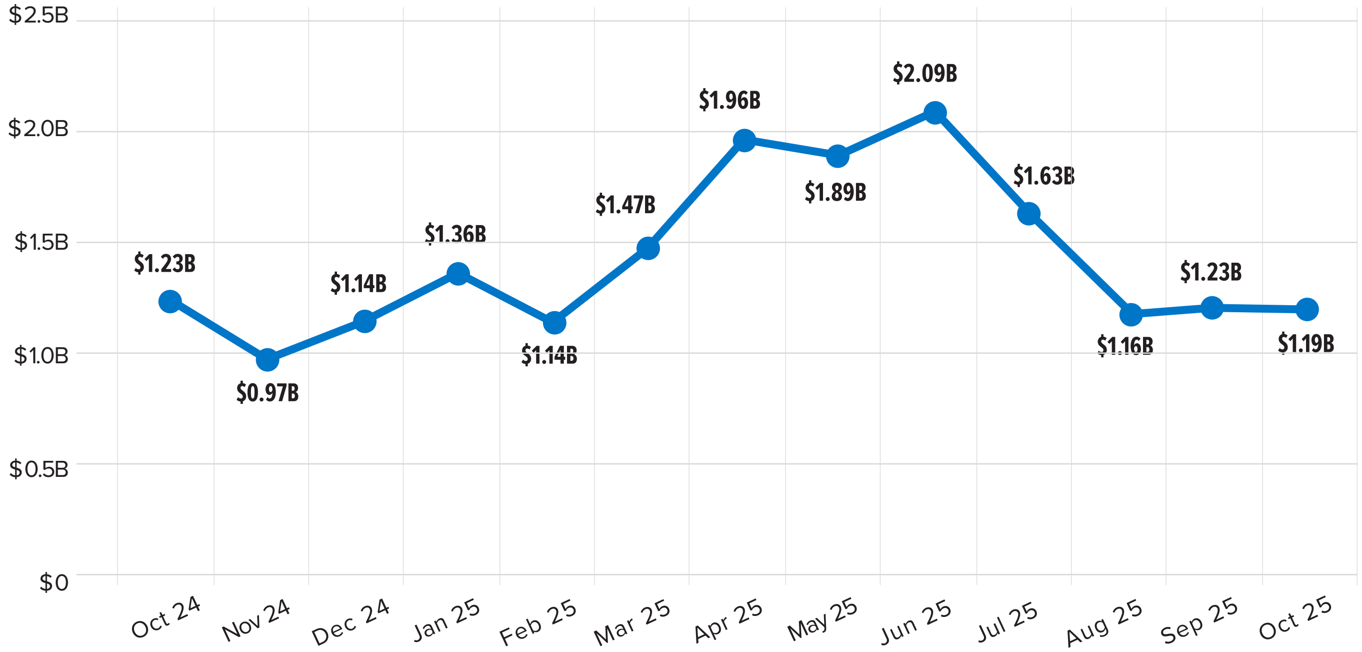
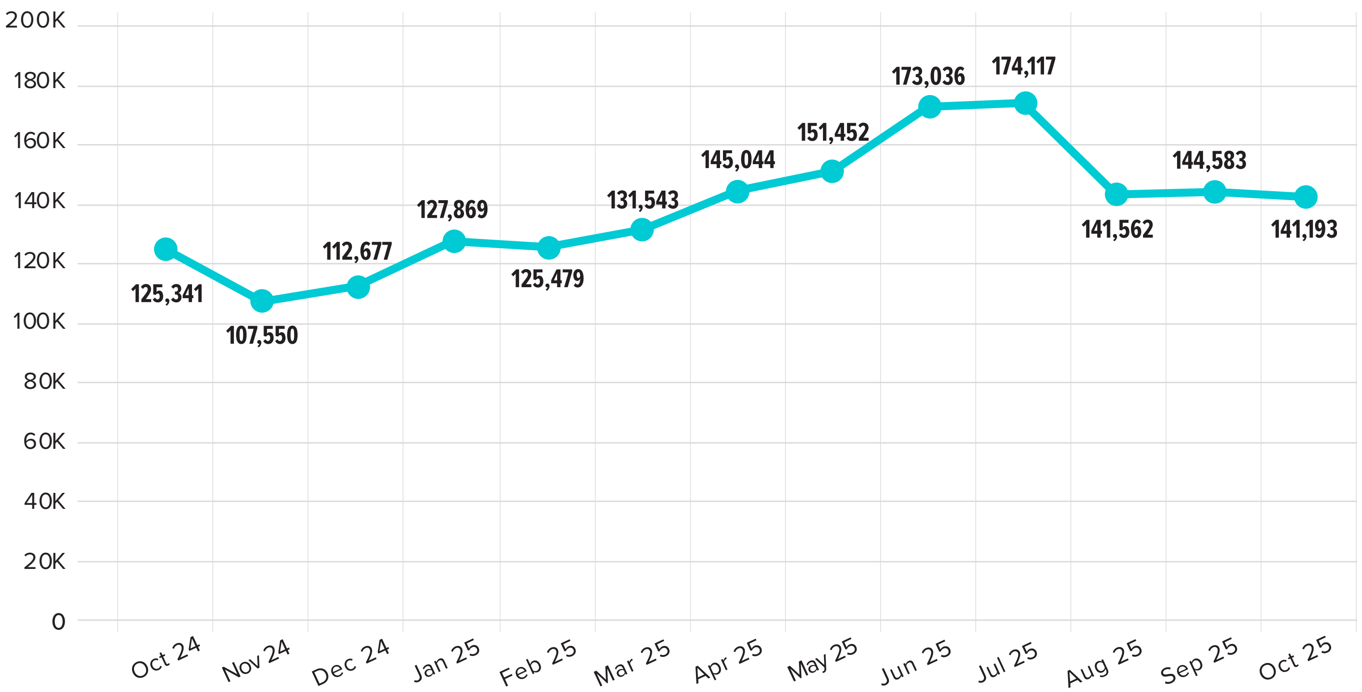
PREMIUM TREND | OCTOBER 24 - OCTOBER 25



POLICY COUNT TREND | OCTOBER 24 - OCTOBER 25



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

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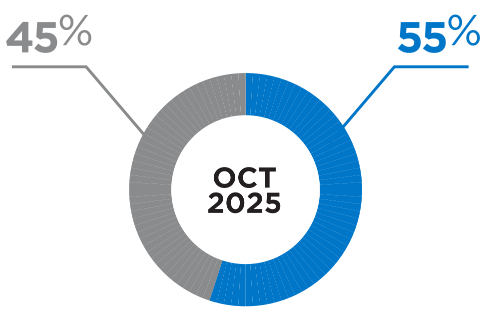
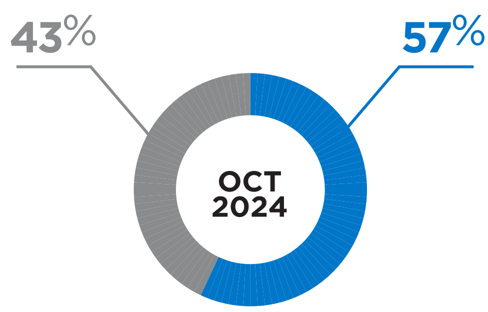
OCTOBER 2025

NEW BUSINESS AND RENEWALS | OCTOBER 25 VS. OCTOBER 24





Renewals New Business

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | OCTOBER

		PREMIUM					
Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	**$258.1M**	-24%	22,417	43%	$11,513	-47%
2	COMMERCIAL GENERAL LIABILITY	**$219.5M**	7%	21,832	9%	$10,054	-2%
3	EXCESS COMMERCIAL GENERAL LIABILITY	**$135.3M**	17%	3,537	17%	$38,265	0%
4	COMMERCIAL PACKAGE	**$66.3M**	30%	8,524	11%	$7,776	16%
5	HOMEOWNERS - HO-3	**$58.5M**	8%	10,440	24%	$5,604	-13%
6	BUILDERS RISK - COMMERCIAL	**$43.1M**	13%	817	72%	$52,734	-34%
7	MISCELLANEOUS E&O LIABILITY	**$30.9M**	-17%	1,847	-1%	$16,751	-16%
8	MISCELLANEOUS LIABILITY	**$28.4M**	68%	1,495	138%	$19,009	-30%
9	CYBER LIABILITY	**$26.4M**	-3%	2,681	28%	$9,860	-24%
10	WINDSTORM AND/OR HAIL - COMMERCIAL	**$23.7M**	13%	1,859	80%	$12,750	-37%

** NOTE: The YOY Percent of Change is calculated as a comparison between OCTOBER 2025 and OCTOBER 2024.*
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