



FLORIDA SURPLUS LINES SERVICE OFFICE  
**FL PREMIUM REPORT**  
 A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET  
**MAY 2026**

**MONTHLY PREMIUM BREAKDOWN**

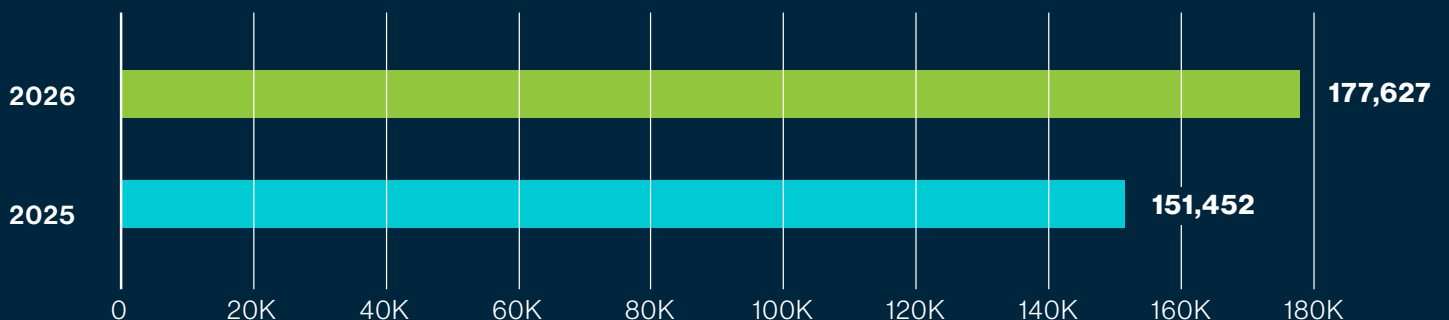
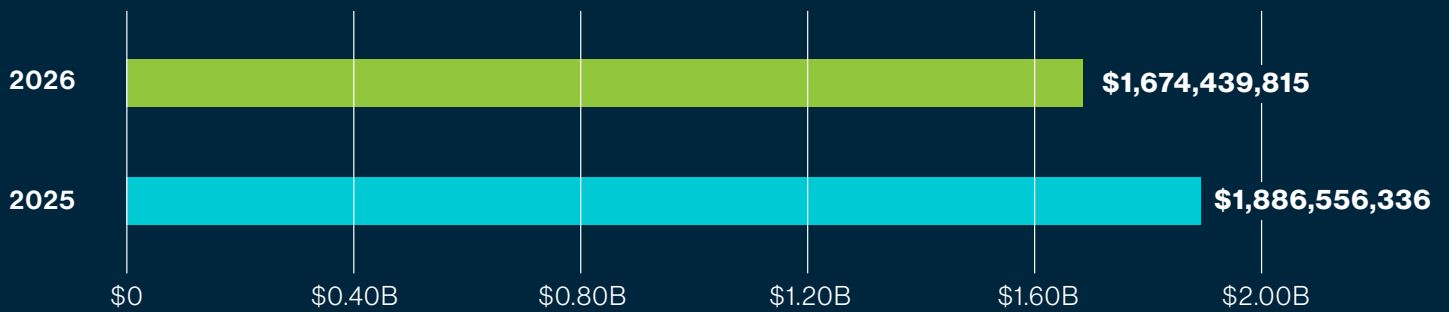
	2026	2025	YoY % Change*
<b>JANUARY</b>	\$1.15B	\$1.36B	-16%
<b>FEBRUARY</b>	\$1.14B	\$1.14B	-0.4%
<b>MARCH</b>	\$1.72B	\$1.47B	17%
<b>APRIL</b>	\$1.80B	\$1.96B	-8%
<b>MAY</b>	\$1.67B	\$1.89B	-11%
<b>YTD</b>	\$7.48B	\$7.82B	-4%

**MONTHLY POLICY COUNT BREAKDOWN**

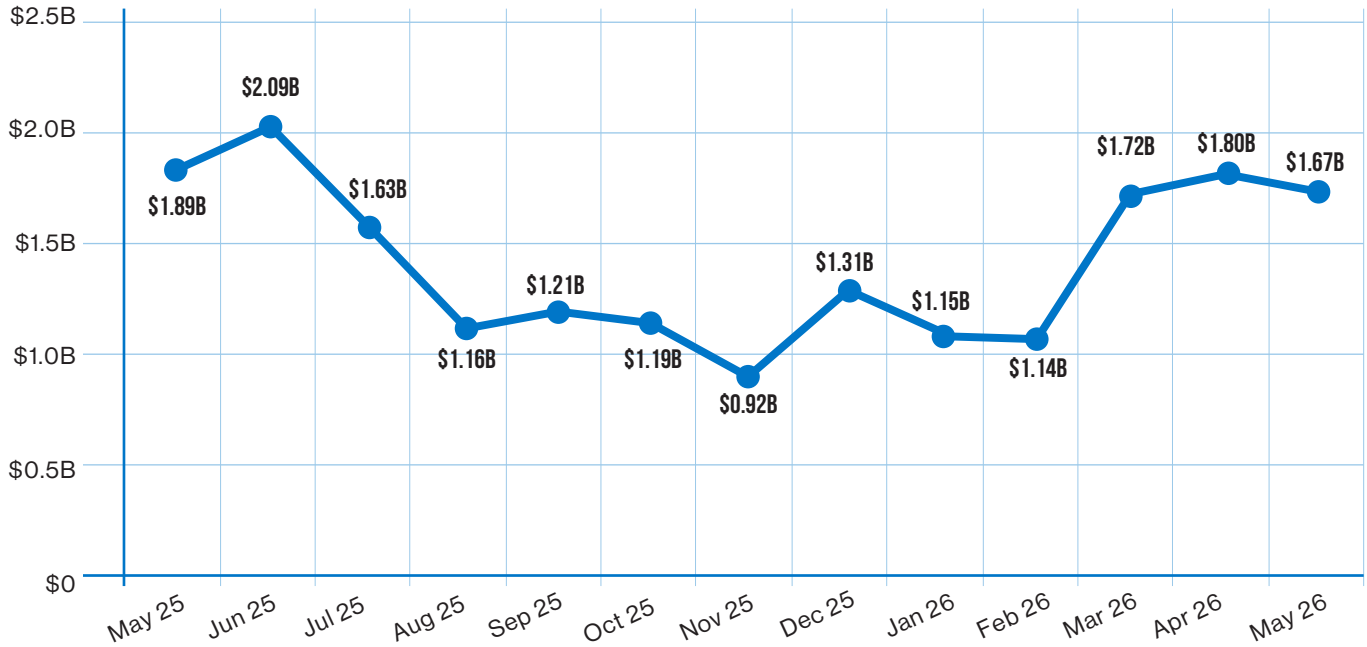
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
<b>JANUARY</b>	122,642	-4%	\$9,352	-12%
<b>FEBRUARY</b>	137,486	10%	\$8,277	-9%
<b>MARCH</b>	167,775	28%	\$10,249	-8%
<b>APRIL</b>	172,473	19%	\$10,455	-23%
<b>MAY</b>	177,627	17%	\$9,427	-24%
<b>YTD</b>	778,003	14%	\$9,617	-16%

\* NOTE: The YOY Percent of Change are calculated as a comparison between the respective months in 2026 and 2025.

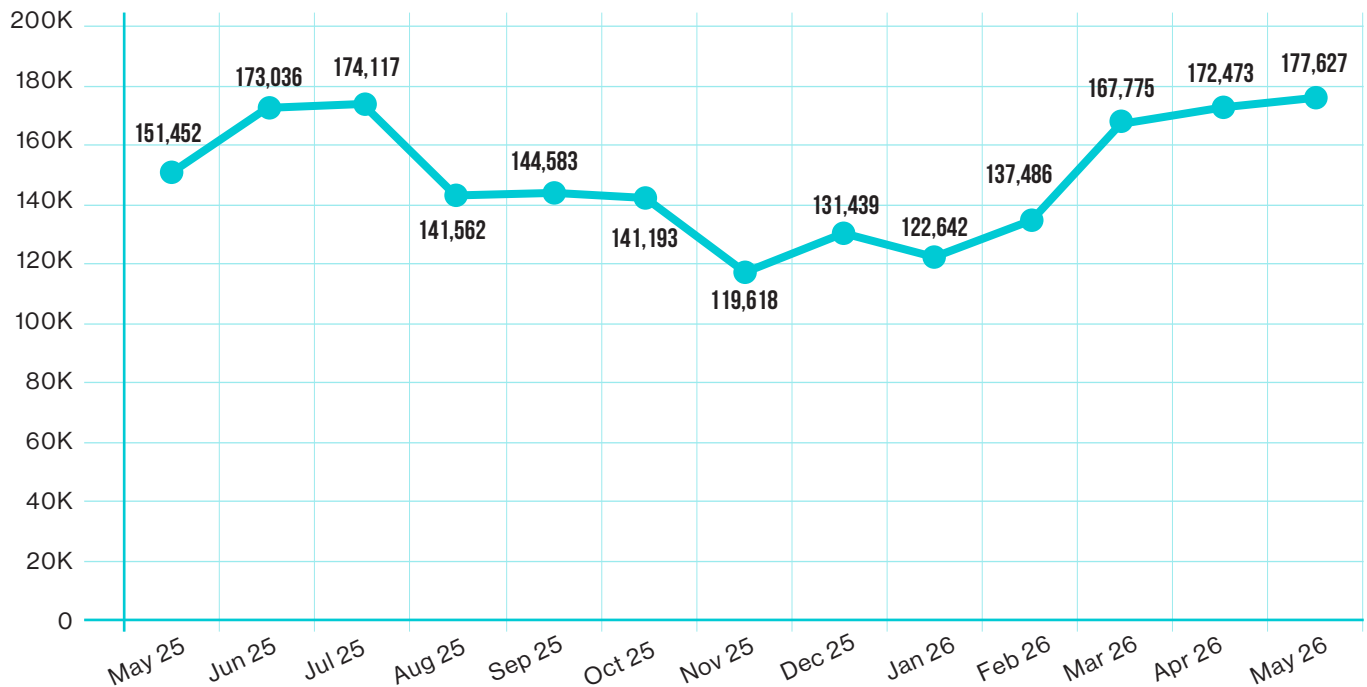
**PREMIUM & POLICY COUNT | YoY COMPARISON**



### PREMIUM TREND | MAY 2025 - MAY 2026

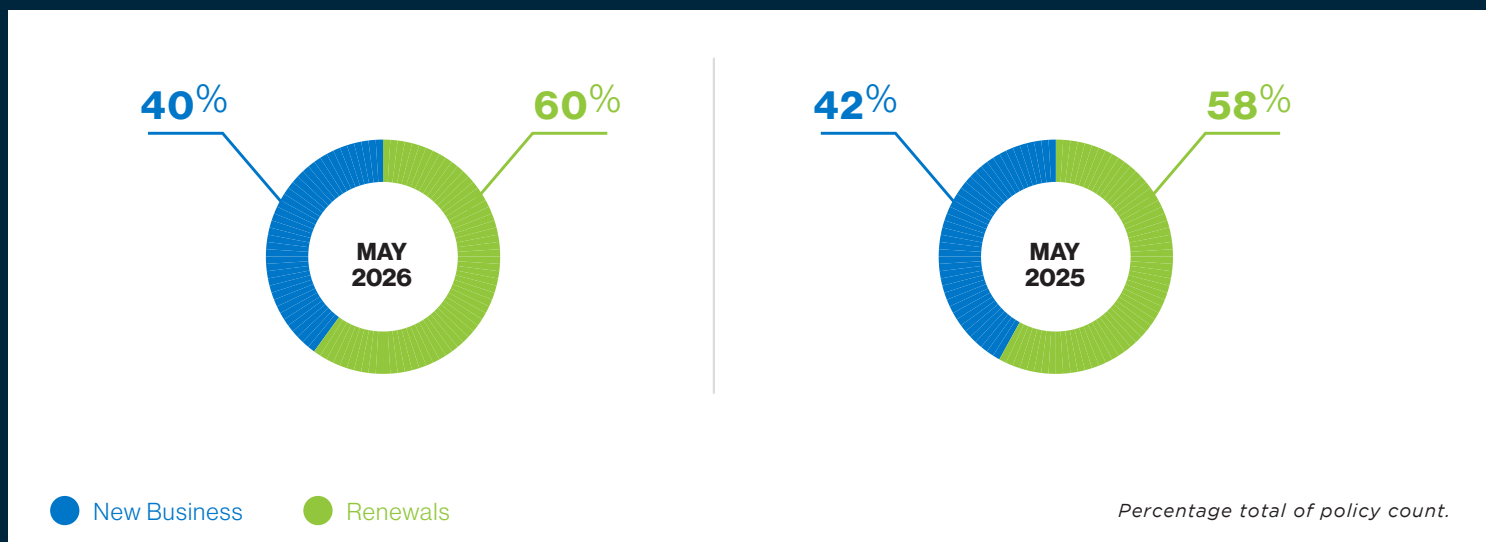


### POLICY COUNT TREND | MAY 2025 - MAY 2026



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

### NEW BUSINESS AND RENEWALS | MAY 2026 VS. MAY 2025



### TOP 10 LINES OF BUSINESS | MAY 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$692.67M	-25%	35,888	26%	\$19,301	-40%
2	COMMERCIAL GENERAL LIABILITY	\$236.83M	-8%	21,287	-8%	\$11,126	0.1%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$116.26M	-7%	3,767	7%	\$30,862	-13%
4	HOMEOWNERS-HO-3	\$78.86M	38%	20,792	145%	\$3,793	-44%
5	COMMERCIAL PACKAGE	\$71.47M	5%	8,443	-5%	\$8,465	11%
6	MISCELLANEOUS E&O LIABILITY	\$38.46M	36%	2,078	3%	\$18,510	32%
7	WINDSTORM AND/OR HAIL - COMMERCIAL	\$35.08M	-21%	2,417	35%	\$14,512	-42%
8	COMMERCIAL UMBRELLA LIABILITY	\$27.25M	42%	1,284	33%	\$21,223	6%
9	CYBER LIABILITY	\$23.06M	-24%	2,133	-14%	\$10,810	-12%
10	HOMEOWNERS-HO-5	\$22.65M	24%	1,019	91%	\$22,229	-35%

\* NOTE: The YOY Percent of Change are calculated as a comparison between May 2026 and May 2025.

### TOP 10 INSURERS | MAY 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	\$350.23M	-7%	36,794	17%	21%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$71.04M	-31%	8,233	33%	5%
3	LEXINGTON INSURANCE COMPANY	\$53.25M	-18%	961	5%	1%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$37.59M	-21%	4,127	51%	2%
5	AXIS SURPLUS INSURANCE COMPANY	\$34.19M	-20%	585	33%	0.3%
6	EVANSTON INSURANCE COMPANY	\$34.00M	-4%	6,564	7%	4%
7	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$33.76M	-29%	2,734	5%	2%
8	KINSALE INSURANCE COMPANY	\$28.97M	-10%	1,810	6%	1%
9	SCOTTSDALE INSURANCE COMPANY	\$27.82M	1%	5,993	26%	3%
10	OTHER SURPLUS LINES INSURER	\$23.30M	78%	75	70%	0.04%

\* NOTE: The YOY Percent of Change are calculated as a comparison between May 2026 and May 2025.

### FLORIDA SURPLUS LINES SERVICE OFFICE

1441 MACLAY COMMERCE DRIVE  
 TALLAHASSEE, FL 32312  
 800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM