



FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

SEPTEMBER 2026

MONTHLY PREMIUM BREAKDOWN

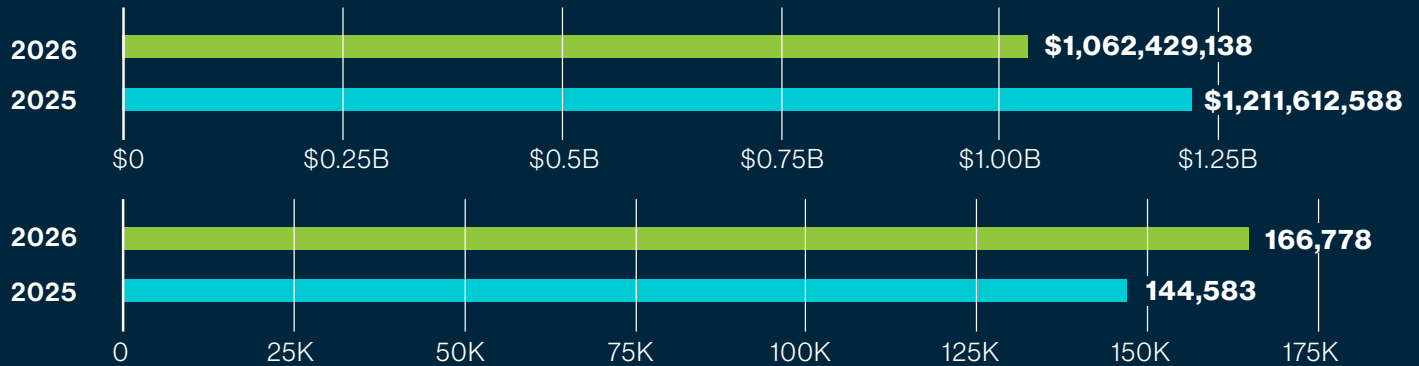
	2026	2025	YoY % Change*
JANUARY	\$1.15B	\$1.36B	-16%
FEBRUARY	\$1.14B	\$1.14B	-0.4%
MARCH	\$1.72B	\$1.47B	17%
APRIL	\$1.80B	\$1.96B	-8%
MAY	\$1.67B	\$1.89B	-11%
JUNE	\$1.88B	\$2.09B	-10%
JULY	\$1.37B	\$1.63B	-16%
AUGUST	\$1.45B	\$1.16B	25%
SEPTEMBER	\$1.06B	\$1.21B	-12%
Q3 2026	\$3.88B	\$4.00B	-3%
YTD	\$13.24B	\$13.92B	-5%

MONTHLY POLICY COUNT BREAKDOWN

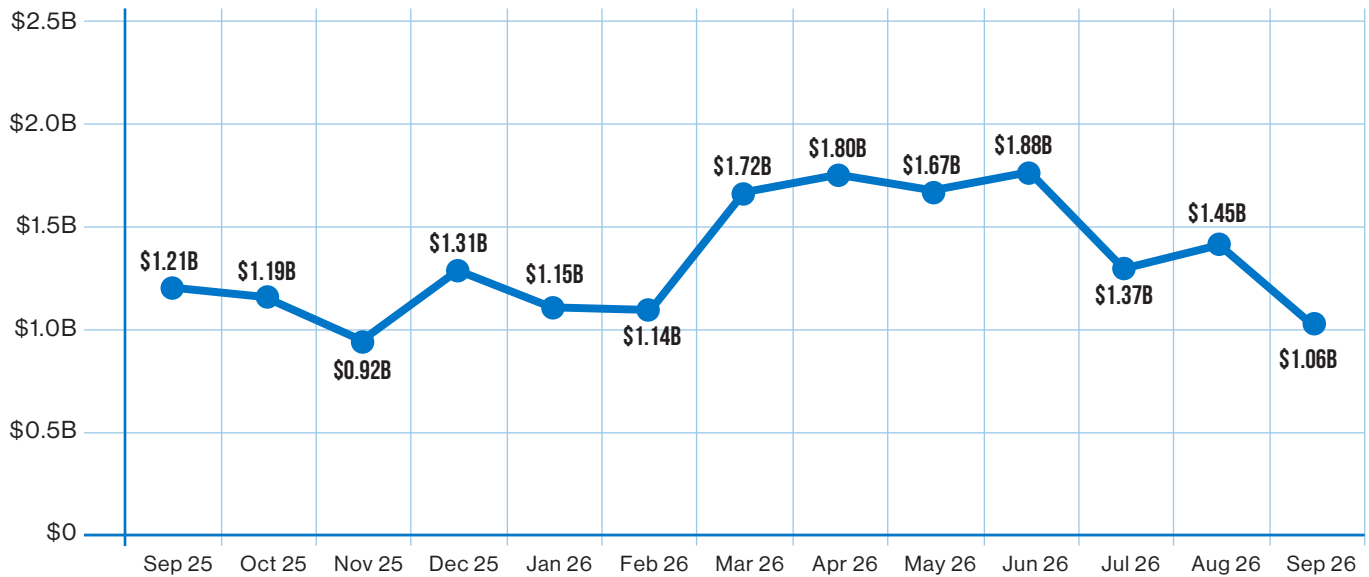
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	122,642	-4%	\$9,352	-12%
FEBRUARY	137,486	10%	\$8,277	-9%
MARCH	167,775	28%	\$10,249	-8%
APRIL	172,473	19%	\$10,455	-23%
MAY	177,627	17%	\$9,427	-24%
JUNE	204,624	18%	\$9,173	-24%
JULY	168,664	-3%	\$8,110	-13%
AUGUST	168,048	19%	\$8,638	5%
SEPTEMBER	166,778	15%	\$6,370	-24%
Q3 2026	503,490	9%	\$7,710	-11%
YTD	1,486,117	13%	\$8,910	-16%

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

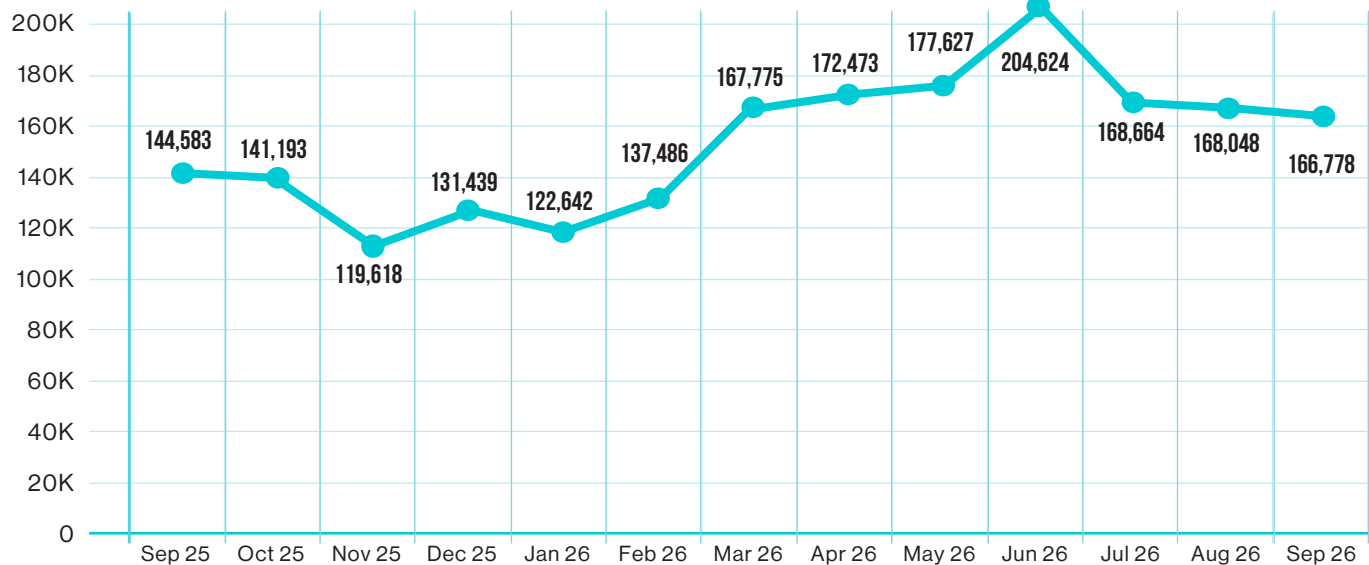
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | SEPTEMBER 2025 - SEPTEMBER 2026

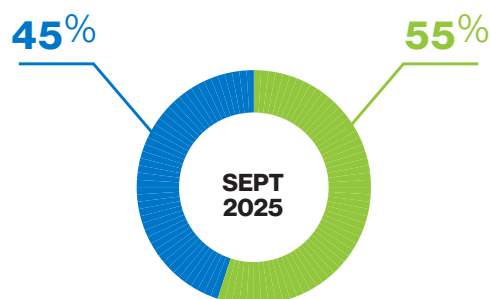
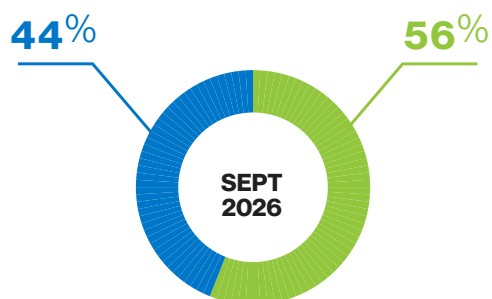


POLICY COUNT TREND | SEPTEMBER 2025 - SEPTEMBER 2026



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

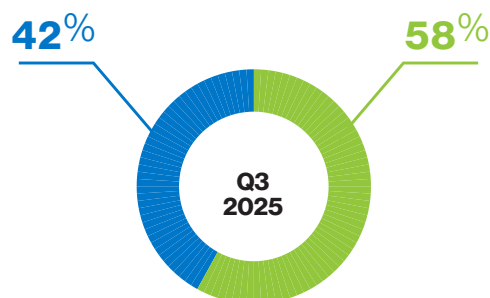
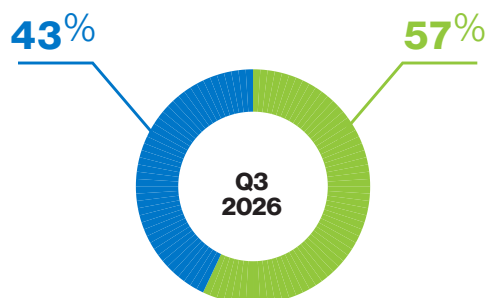
NEW BUSINESS AND RENEWALS | SEPTEMBER 2026 VS. SEPTEMBER 2025



● New Business ● Renewals

Percentage total of policy count.

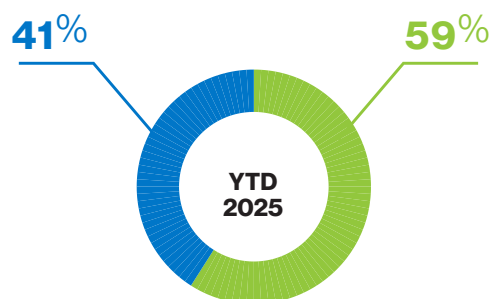
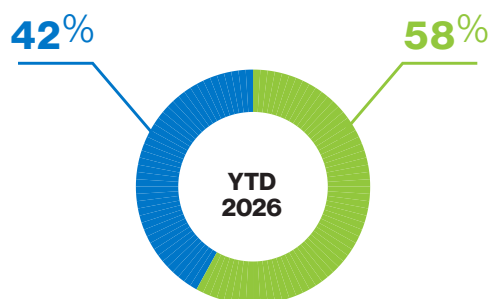
NEW BUSINESS AND RENEWALS | Q3 2026 VS. Q3 2025



● New Business ● Renewals

Percentage total of policy count.

NEW BUSINESS AND RENEWALS | YTD 2026 VS. YTD 2025



● New Business ● Renewals

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | SEPTEMBER 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$210.23M	-40%	29,345	28%	\$7,164	-53%
2	COMMERCIAL GENERAL LIABILITY	\$177.20M	-8%	20,390	2%	\$8,691	-10%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$113.27M	5%	3,846	21%	\$29,450	-14%
4	HOMEOWNERS-HO-3	\$68.36M	10%	20,614	55%	\$3,316	-29%
5	COMMERCIAL PACKAGE	\$50.29M	7%	8,464	12%	\$5,942	-5%
6	MISCELLANEOUS E&O LIABILITY	\$36.58M	11%	2,152	16%	\$16,999	-4%
7	BUILDERS RISK - COMMERCIAL	\$33.77M	11%	1,053	41%	\$32,069	-22%
8	MISCELLANEOUS LIABILITY	\$27.68M	68%	584	-29%	\$47,401	137%
9	CYBER LIABILITY	\$24.75M	-21%	3,119	23%	\$7,934	-36%
10	COMMERCIAL AUTO LIABILITY	\$23.99M	90%	304	-18%	\$78,912	133%

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

TOP 10 LINES OF BUSINESS | Q3 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$1.18B	-6%	97,544	17%	\$12,146	-19%
2	COMMERCIAL GENERAL LIABILITY	\$576.86M	-4%	60,497	-1%	\$9,535	-3%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$373.94M	9%	10,916	8%	\$34,256	1%
4	HOMEOWNERS-HO-3	\$209.92M	-10%	60,649	19%	\$3,461	-25%
5	COMMERCIAL PACKAGE	\$163.17M	-7%	25,952	8%	\$6,287	-14%
6	MISCELLANEOUS E&O LIABILITY	\$108.71M	30%	6,108	11%	\$17,798	17%
7	BUILDERS RISK - COMMERCIAL	\$88.48M	-20%	3,462	67%	\$25,557	-52%
8	MISCELLANEOUS LIABILITY	\$88.23M	50%	1,853	-18%	\$47,617	81%
9	CYBER LIABILITY	\$86.89M	5%	8,438	10%	\$10,298	-4%
10	FLOOD - PERSONAL	\$64.95M	35%	57,075	40%	\$1,138	-4%

* NOTE: The YOY Percent of Change are calculated as a comparison between Q3 2026 and Q3 2025.

TOP 10 LINES OF BUSINESS | YTD 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$4.54B	-16%	290,576	22%	\$15,628	-31%
2	COMMERCIAL GENERAL LIABILITY	\$2.03B	-4%	192,385	0.01%	\$10,535	-4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$1.17B	10%	34,263	13%	\$34,146	-3%
4	HOMEOWNERS-HO-3	\$629.78M	13%	173,733	67%	\$3,625	-32%
5	COMMERCIAL PACKAGE	\$606.31M	-1%	78,978	5%	\$7,677	-6%
6	MISCELLANEOUS E&O LIABILITY	\$319.41M	16%	18,516	8%	\$17,250	7%
7	BUILDERS RISK - COMMERCIAL	\$263.21M	-16%	7,826	40%	\$33,633	-40%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$257.05M	-20%	20,029	19%	\$12,834	-33%
9	CYBER LIABILITY	\$243.24M	-6%	24,166	7%	\$10,065	-13%
10	COMMERCIAL UMBRELLA LIABILITY	\$220.38M	16%	10,605	52%	\$20,781	-23%

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

TOP 10 INSURERS | SEPTEMBER 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	\$177.12M	-17%	38,210	27%	23%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$29.38M	-43%	7,148	-13%	4%
3	AIG SPECIALTY INSURANCE COMPANY	\$25.47M	75%	946	1,402%	1%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$25.37M	-14%	3,907	-4%	2%
5	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$24.36M	-6%	2,457	6%	1%
6	EVANSTON INSURANCE COMPANY	\$23.60M	4%	5,997	13%	4%
7	KINSALE INSURANCE COMPANY	\$23.34M	10%	1,823	21%	1%
8	LEXINGTON INSURANCE COMPANY	\$22.89M	3%	511	-14%	0.3%
9	STEADFAST INSURANCE COMPANY	\$21.15M	35%	102	-50%	0.1%
10	OTHER CAPTIVE/NON-ADMITTED INSURERS	\$20.68M	-10%	43	23%	0.03%

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

TOP 10 INSURERS | Q3 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	\$690.63M	-7%	114,751	18%	23%
2	PALMS INSURANCE COMPANY LTD.	\$176.17M	1,161%	149	7%	0.03%
3	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$104.26M	-4%	12,167	-16%	2%
4	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$97.39M	-35%	22,758	25%	5%
5	LEXINGTON INSURANCE COMPANY	\$80.07M	-19%	1,950	-25%	0.4%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$79.95M	-10%	7,711	7%	2%
7	OTHER CAPTIVE/NON-ADMITTED INSURERS	\$77.73M	119%	157	89%	0.03%
8	AIG SPECIALTY INSURANCE COMPANY	\$77.69M	112%	3,334	1,636%	1%
9	EVANSTON INSURANCE COMPANY	\$76.26M	-7%	17,606	0.02%	3%
10	KINSALE INSURANCE COMPANY	\$72.38M	-1%	5,350	13%	1%

* NOTE: The YOY Percent of Change are calculated as a comparison between Q3 2026 and Q3 2025.

TOP 10 INSURERS | YTD 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	\$2.39B	-5%	321,599	13%	22%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$460.02M	-24%	62,331	36%	4%
3	LEXINGTON INSURANCE COMPANY	\$375.61M	-7%	7,489	-1%	1%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$311.55M	-13%	35,862	-5%	2%
5	EVANSTON INSURANCE COMPANY	\$268.50M	2%	55,911	10%	4%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$261.37M	-14%	23,724	12%	2%
7	AXIS SURPLUS INSURANCE COMPANY	\$260.20M	-4%	4,960	9%	0.3%
8	OTHER CAPTIVE/NON-ADMITTED INSURERS	\$247.90M	149%	621	77%	0.04%
9	KINSALE INSURANCE COMPANY	\$247.69M	0.5%	16,571	13%	1%
10	SCOTTSDALE INSURANCE COMPANY	\$230.81M	-5%	48,036	21%	3%

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