



## APRIL 2025

### MONTHLY PREMIUM BREAKDOWN

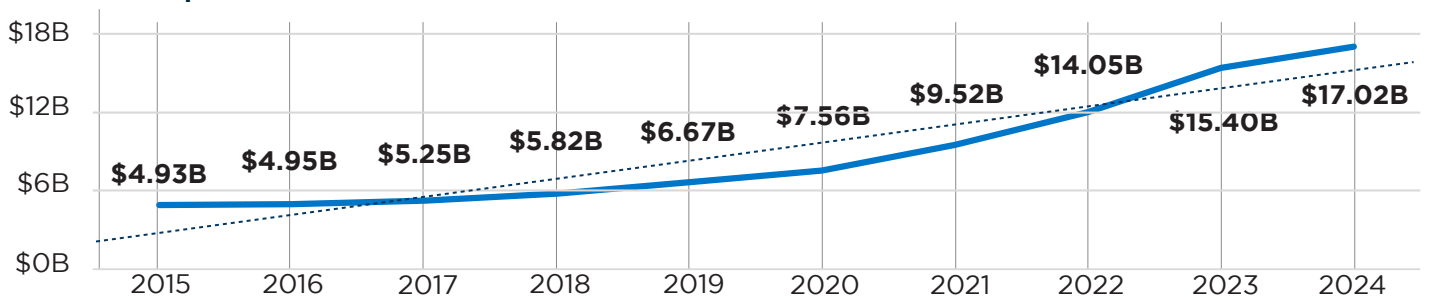
PREMIUM		
	2025	YoY % Change*
<b>JANUARY</b>	<b>\$1,362,673,373</b>	9%
<b>FEBRUARY</b>	<b>\$1,142,751,345</b>	-10%
<b>MARCH</b>	<b>\$1,470,912,172</b>	7%
<b>APRIL</b>	<b>\$1,961,471,936</b>	-1%

### MONTHLY POLICY COUNT BREAKDOWN

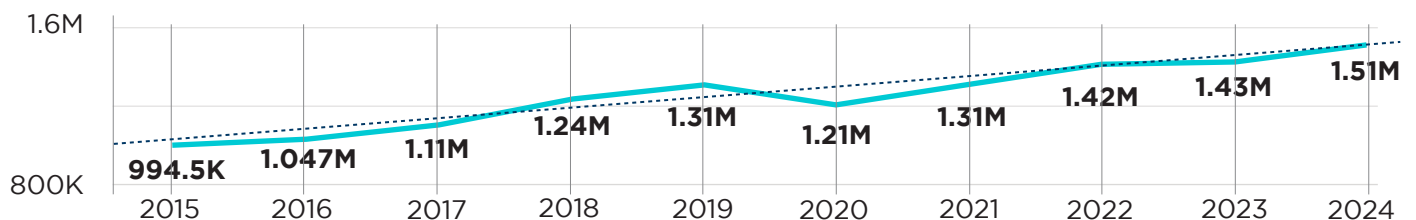
POLICY COUNT				
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*
<b>JANUARY</b>	<b>127,869</b>	22%	\$10,657	10%
<b>FEBRUARY</b>	<b>125,479</b>	-1%	\$9,107	-9%
<b>MARCH</b>	<b>131,543</b>	4%	\$11,182	3%
<b>APRIL</b>	<b>145,044</b>	1%	\$13,523	-2%

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

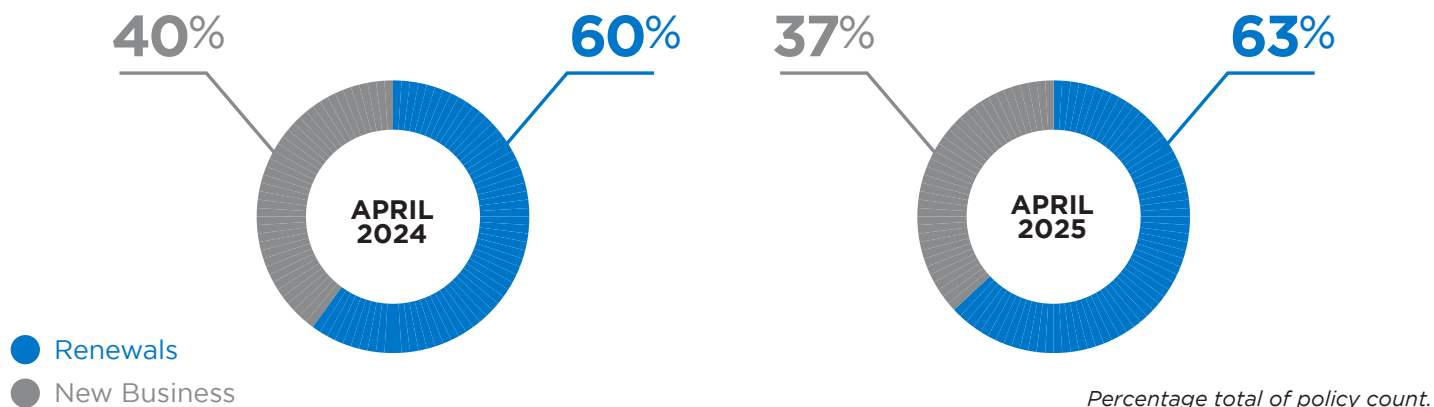
### PREMIUM | 10-YEAR TREND



### POLICY COUNT | 10-YEAR TREND



### NEW BUSINESS AND RENEWALS | APRIL 24 VS. APRIL 25



### TOP 10 LINES OF BUSINESS | APRIL

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$884.2M	-6%	26,006	1%	\$34,000	-7%
2	COMMERCIAL GENERAL LIABILITY	\$258.4M	-1%	21,553	-5%	\$11,989	4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$145.1M	27%	3,525	2%	\$41,162	24%
4	COMMERCIAL PACKAGE	\$82.1M	-22%	9,006	-5%	\$9,118	-18%
5	HOMEOWNERS - HO-3	\$64.5M	1%	12,528	29%	\$5,146	-22%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$51.3M	-6%	1,908	23%	\$26,906	-23%
7	CYBER LIABILITY	\$47.3M	77%	2,482	-5%	\$19,057	86%
8	BUILDERS RISK - COMMERCIAL	\$38.1M	-31%	570	39%	\$66,885	-50%
9	COMMERCIAL UMBRELLA LIABILITY	\$37.0M	56%	759	15%	\$48,812	35%
10	MISCELLANEOUS E&O LIABILITY	\$32.9M	17%	2,143	15%	\$15,360	2%

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