# FL PREMIUM REPORT

# MAY 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%

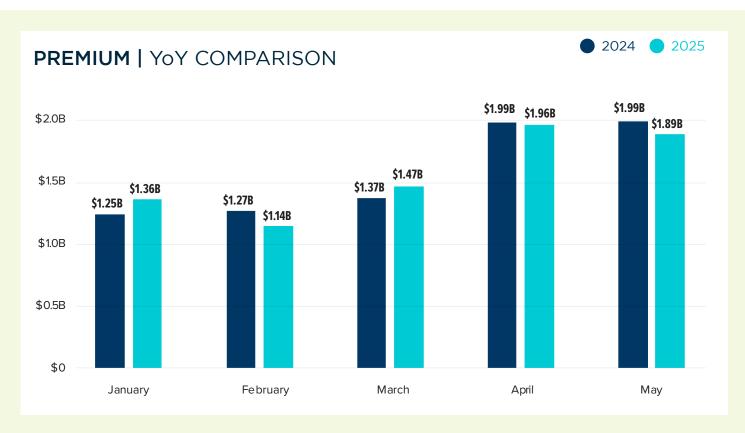
#### MONTHLY POLICY COUNT BREAKDOWN-

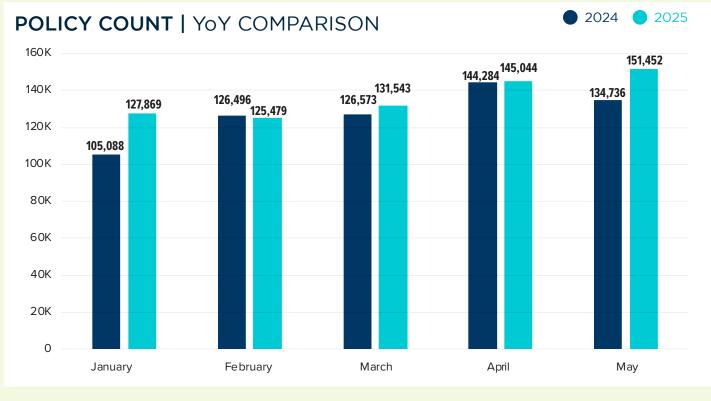
POLICY COUNT										
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*						
JANUARY	127,869	22%	\$10,657	-10%						
FEBRUARY	125,479	-1%	\$9,107	-9%						
MARCH	131,543	4%	\$11,182	3%						
APRIL	145,044	1%	1% \$13,523							
MAY	151,452	12%	\$12,456	-16%						

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



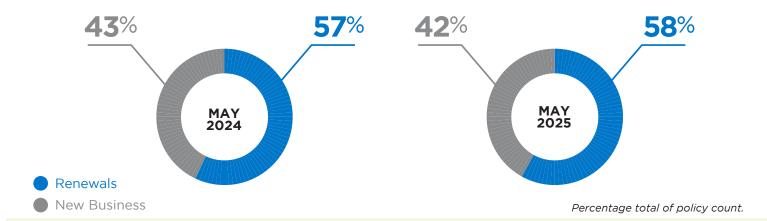








## NEW BUSINESS AND RENEWALS | MAY 24 VS. MAY 25



## **TOP 10 LINES OF BUSINESS | MAY-**

Rank	Coverage	Premium	PREMIUM  YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$920.5M	-6%	28,401	71%	\$32,412	-45%
2	COMMERCIAL GENERAL LIABILITY	\$257.7M	16%	23,179	12%	\$11,116	4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$124.7M	-7%	3,534	11%	\$35,287	-16%
4	COMMERCIAL PACKAGE	\$68.1M	-17%	8,909	1%	\$7,648	-18%
5	HOMEOWNERS - HO-3	\$57.2M	-14%	8,496	-18%	\$6,734	4%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$44.6M	-42%	1,791	10%	\$24,910	-47%
7	BUILDERS RISK - COMMERCIAL	\$34.4M	0%	538	19%	\$63,863	-16%
8	CYBER LIABILITY	\$30.5M	8%	2,468	12%	\$12,341	-3%
9	MISCELLANEOUS E&O LIABILITY	\$28.4M	-2%	2,025	19%	\$14,005	-17%
10	FLOOD - PERSONAL	\$19.3M	68%	14,856	78%	\$1,296	-5%

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

