# FLORIDA SURPLUS LINES SERVICE OFFICE FLPREMIUM REPORT A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

# JUNE 2025

# MONTHLY PREMIUM BREAKDOWN

	PREMIUM	
	2025	YoY % Change*
JANUARY	\$1.4B	9%
FEBRUARY	\$1.1B	-10%
MARCH	\$1.5B	7%
1Q TOTAL	\$4.0B	2%
APRIL	\$1.9B	-1%
MAY	\$1.9B	-6%
JUNE	\$2.1B	13%
2Q TOTAL	\$5.9B	2%
2025 YTD	\$9.9B	2%

### MONTHLY POLICY COUNT BREAKDOWN -

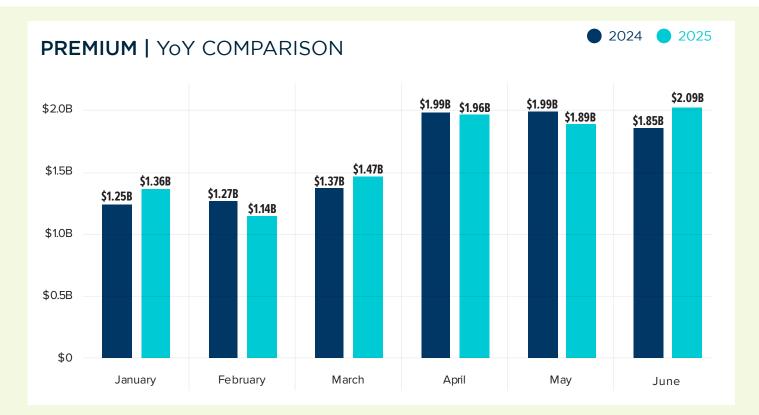
POLICY COUNT							
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*			
JANUARY	127,869	22%	\$10,657	-10%			
FEBRUARY	125,479	-1%	\$9,107	-9%			
MARCH	131,543	4%	\$11,182	3%			
1Q TOTAL	384,891	7%	\$10,331	-5%			
APRIL	145,044	1%	\$13,523	-2%			
MAY	151,452	12%	\$12,456	-16%			
JUNE	173,036	24%	\$12,101	-9%			
2Q TOTAL	469,532	12%	\$12,655	-9%			
2025 YTD	854,423	10%	\$11,608	-7%			

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

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# POLICY COUNT | YoY COMPARISON

180K 173,036 160K 151,452 1<u>44,2</u>84 <sup>145,044</sup> 139,697 140K 134,736 131,543 126,496 125,479 127,869 126,573 120K 105.088 100 K 80K 60K 40K 20K 0 March April January February May June

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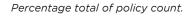
2024

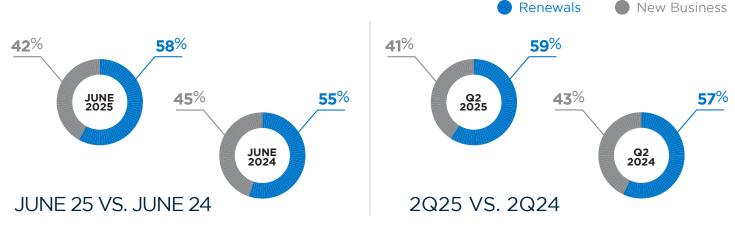
2025

FL PREMIUM REP RT JUNE 2025

#### A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

NEW BUSINESS AND RENEWALS





## TOP 10 LINES OF BUSINESS | JUNE ·

PREMIUM							
Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$1.04B	16%	35,148	73%	\$29,641	-33%
2	COMMERCIAL GENERAL LIABILITY	\$270.8M	16%	24,999	26%	\$10,830	-8%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$119.9M	16%	3,666	16%	\$32,718	0%
4	COMMERCIAL PACKAGE	\$86.6M	8%	9,641	8%	\$8,980	0%
5	HOMEOWNERS - HO-3	\$72.8M	6%	11,749	11%	\$6,197	-5%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$48.9M	-6%	2,218	75%	\$22,034	-46%
7	BUILDERS RISK - COMMERCIAL	\$33.7M	-34%	776	40%	\$43,396	-53%
8	MISCELLANEOUS E&O LIABILITY	\$28.8M	18%	1,874	6%	\$15,369	11%
9	CYBER LIABILITY	\$26.6M	41%	2,801	38%	\$9,498	2%
10	FLOOD - PERSONAL	\$24.5M	21%	18,757	15%	\$1,307	6%

\* NOTE: The YOY Percent of Change are calculated as a comparison between JUNE 2025 and JUNE 2024.

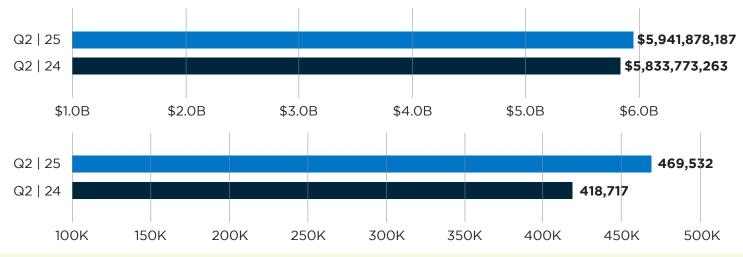
Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.

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# QUARTERLY PREMIUM & POLICY COUNT | YoY COMPARISON



#### TOP 10 LINES OF BUSINESS | 2Q25

PREMIUM							
Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$2.85B	1%	89,555	43%	\$31,786	-29%
2	COMMERCIAL GENERAL LIABILITY	\$786.8M	10%	69,731	10%	\$11,284	-1%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$389.7M	11%	10,725	10%	\$36,340	1%
4	COMMERCIAL PACKAGE	\$236.8M	-12%	27,556	1%	\$8,594	-13%
5	HOMEOWNERS - HO-3	\$194.5M	-2%	32,773	7%	\$5,934	-9%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$144.8M	-21%	5,917	33%	\$24,475	-41%
7	BUILDERS RISK - COMMERCIAL	\$106.2M	-24%	1,884	33%	\$56,347	-43%
8	CYBER LIABILITY	\$104.4M	41%	7,751	13%	\$13,464	25%
9	MISCELLANEOUS E&O LIABILITY	\$90.1M	11%	6,042	13%	\$14,409	-2%
10	COMMERCIAL UMBRELLA LIABILITY	\$76.2M	34%	2,628	36%	\$28,988	-2%

\* NOTE: The YOY Percent of Change are calculated as a comparison between Q2 2025 and Q2 2024.

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