

# FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

JULY 2025

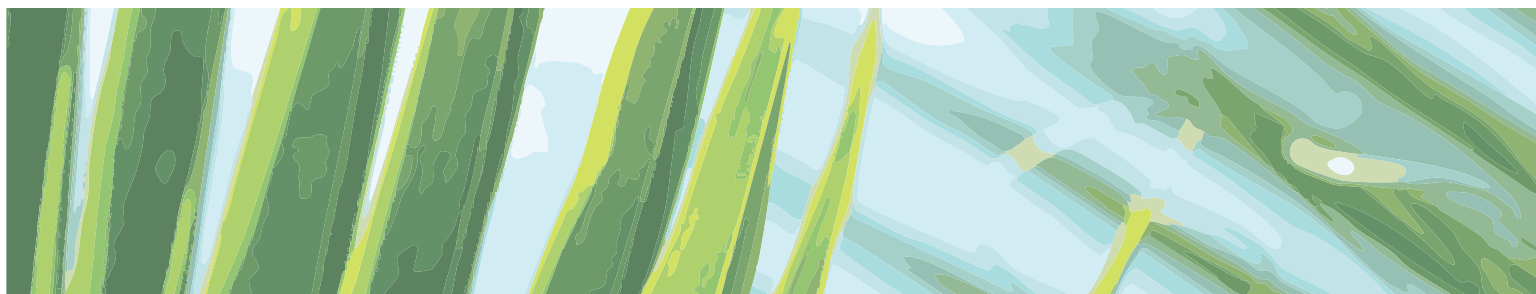
## MONTHLY PREMIUM BREAKDOWN

	PREMIUM 2025	YoY % Change*
JANUARY	\$1.4B	9%
FEBRUARY	\$1.1B	-10%
MARCH	\$1.5B	7%
APRIL	\$1.9B	-1%
MAY	\$1.9B	-6%
JUNE	\$2.1B	13%
JULY	\$1.6B	1%
2025 YTD	\$11.5B	2%

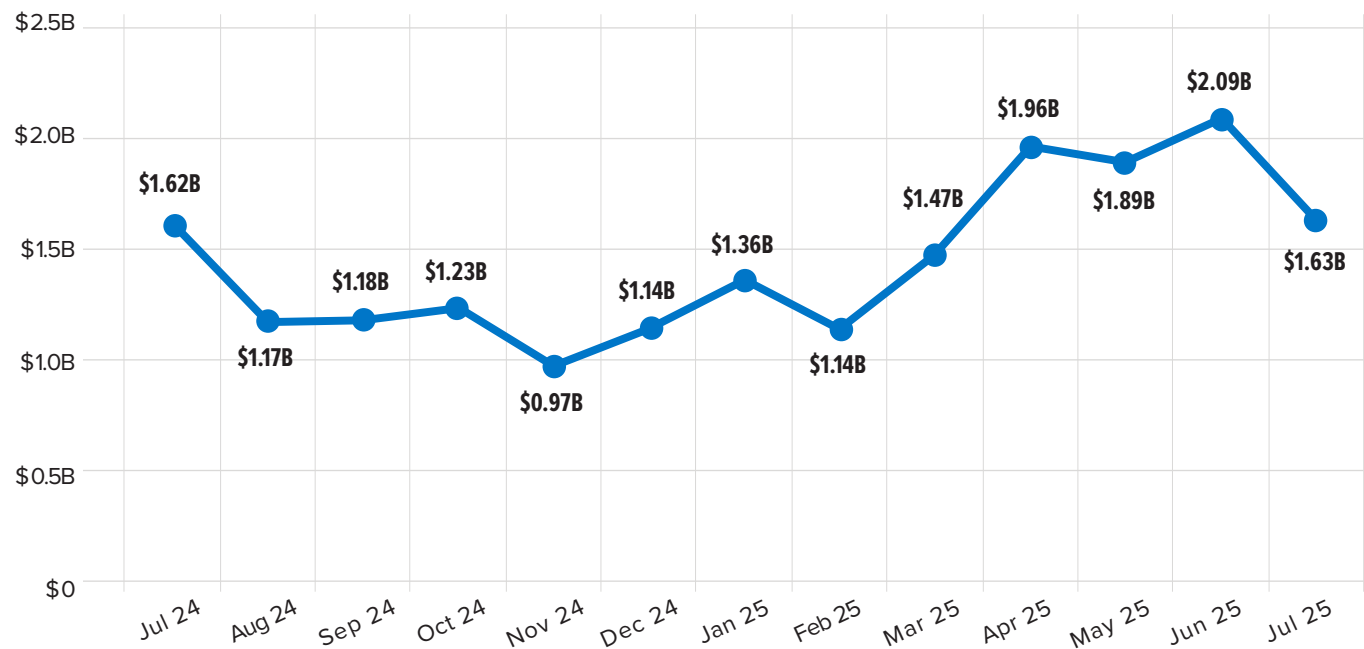
## MONTHLY POLICY COUNT BREAKDOWN

	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%
APRIL	145,044	1%	\$13,523	-2%
MAY	151,452	12%	\$12,456	-16%
JUNE	173,036	24%	\$12,101	-9%
JULY	174,117	27%	\$9,352	-21%
2025 YTD	1,028,540	12%	\$11,226	-9%

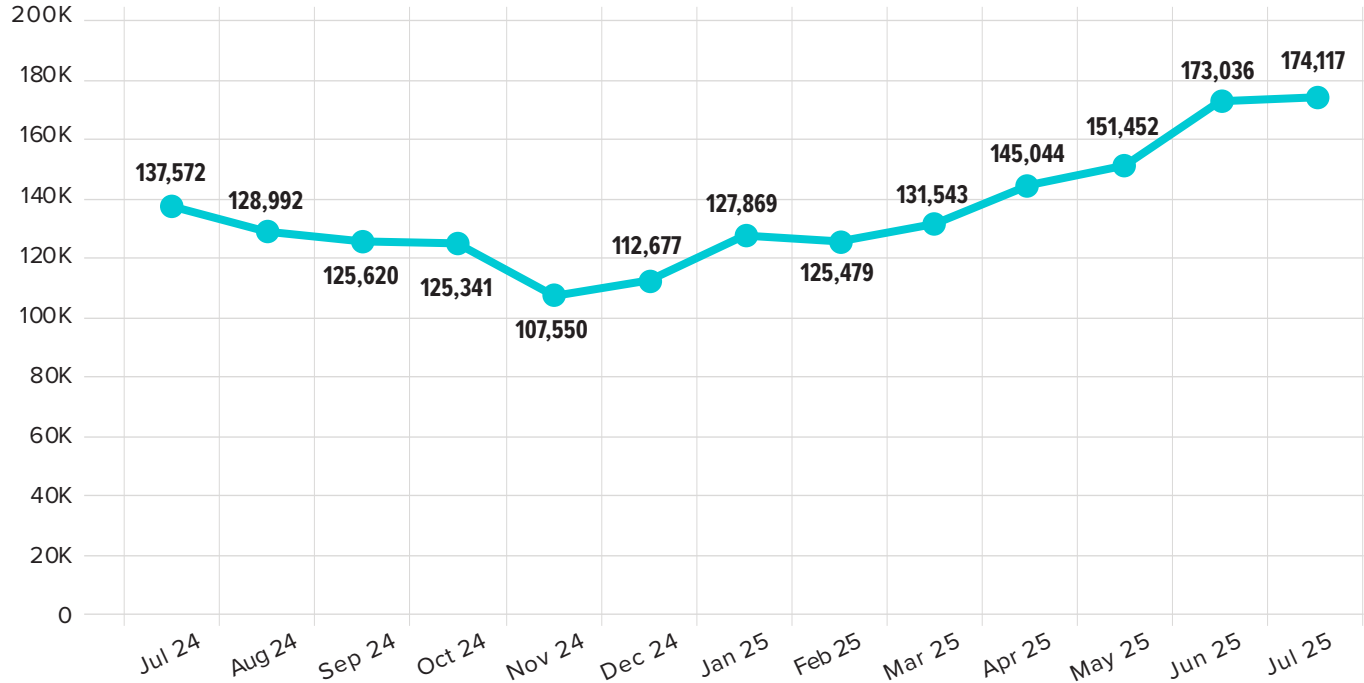
\*Percentage of change based on same reporting period in 2024 and 2025.



PREMIUM TREND | JULY 24 - JULY 25

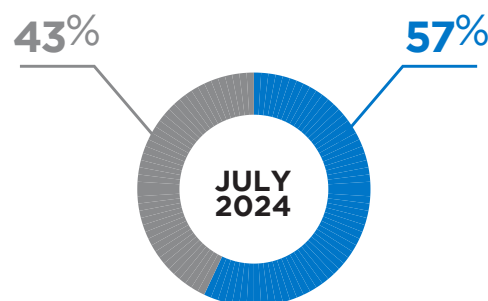
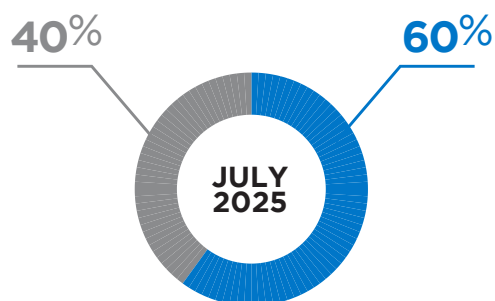


POLICY COUNT TREND | JULY 24 - JULY 25



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

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



● Renewals ● New Business

Percentage total of policy count.

### TOP 10 LINES OF BUSINESS | JULY

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$564.9M	-13%	34,847	99%	\$16,210	-56%
2	COMMERCIAL GENERAL LIABILITY	\$216.5M	10%	20,604	0%	\$10,506	9%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$142.7M	6%	3,679	13%	\$38,793	-6%
4	HOMEOWNERS - HO-3	\$102.4M	45%	22,276	79%	\$4,595	-19%
5	COMMERCIAL PACKAGE	\$62.6M	-11%	8,241	-3%	\$7,593	-8%
6	BUILDERS RISK - COMMERCIAL	\$44.2M	-20%	571	20%	\$77,460	-33%
7	WINDSTORM AND/OR HAIL - COMMERCIAL	\$42.9M	24%	2,792	125%	\$15,359	-45%
8	CYBER LIABILITY	\$33.2M	41%	3,071	43%	\$10,826	-1%
9	MISCELLANEOUS E&O LIABILITY	\$26.1M	-29%	1,885	-5%	\$13,830	-25%
10	COMMERCIAL UMBRELLA LIABILITY	\$26.0M	3%	626	-14%	\$41,554	21%

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

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