



FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

JANUARY 2026

MONTHLY PREMIUM BREAKDOWN

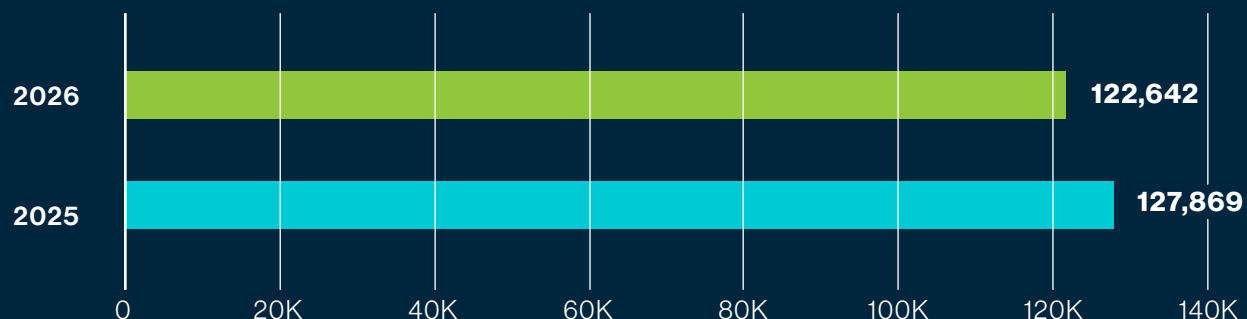
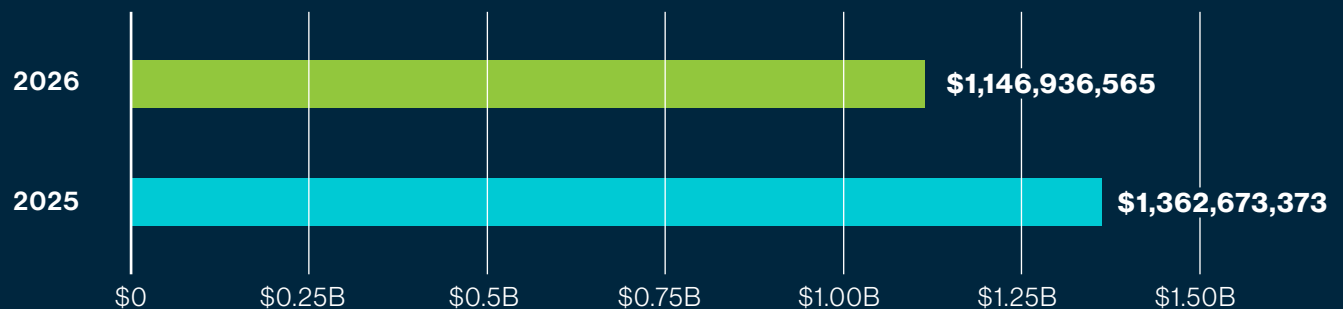
	2026	2025	YoY % Change*
JANUARY	\$1.1B	\$1.4B	-16%

MONTHLY POLICY COUNT BREAKDOWN

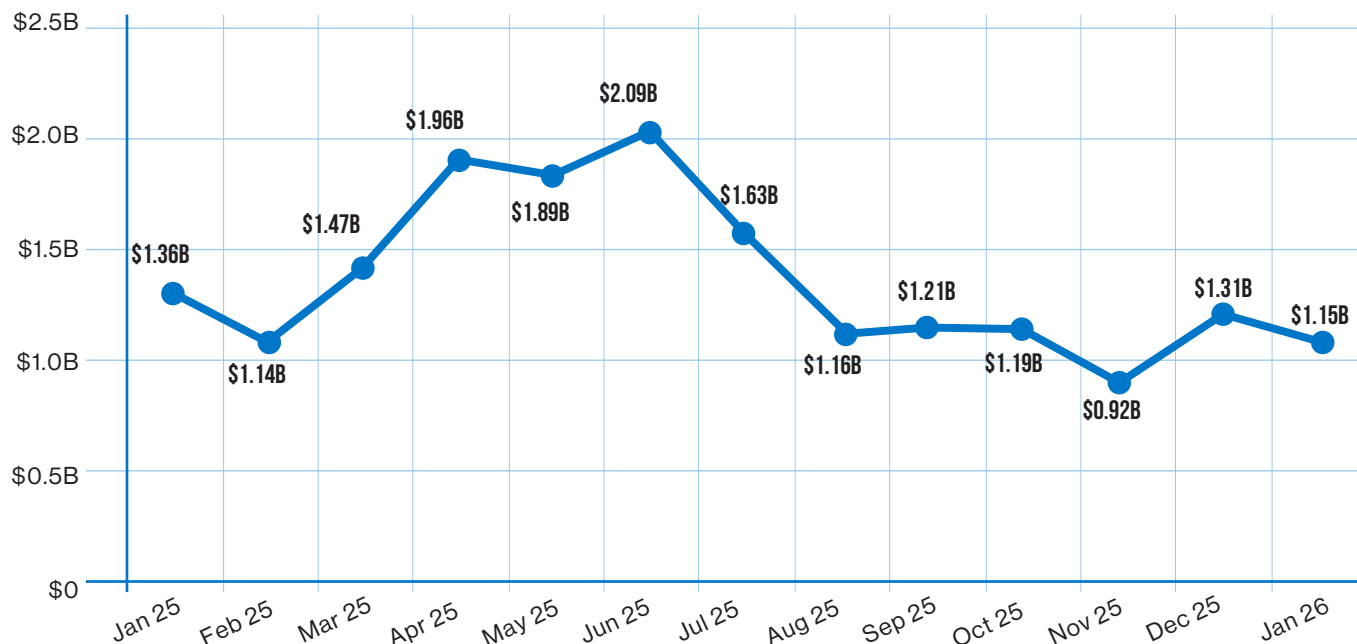
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	122,642	-4%	\$9,352	-12%

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

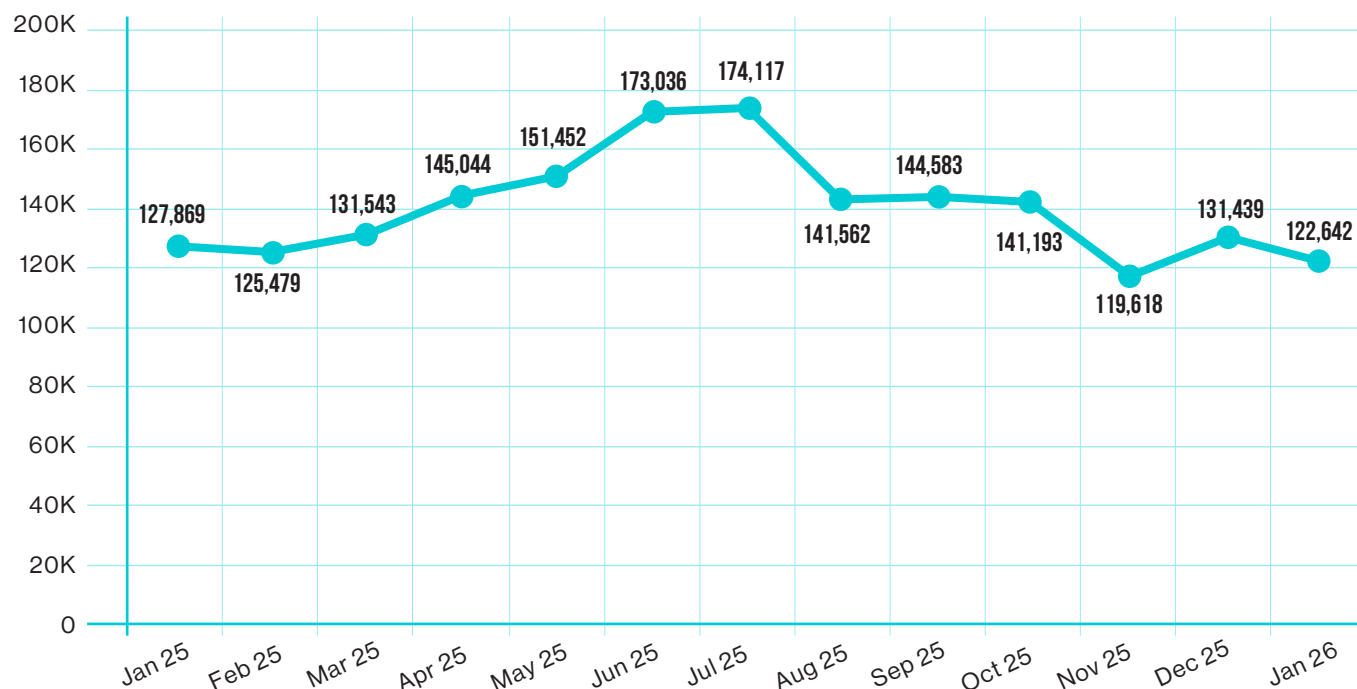
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | JANUARY 2025 - JANUARY 2026

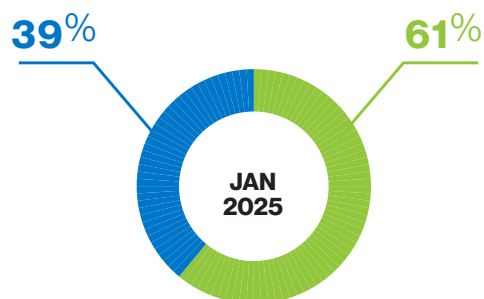
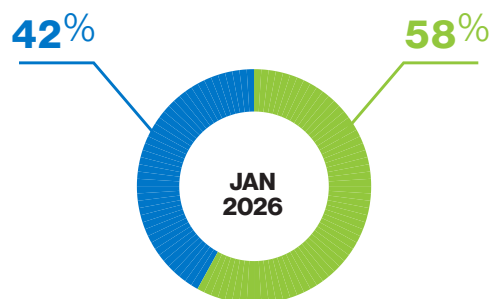


POLICY COUNT TREND | JANUARY 2025 - JANUARY 2026



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

NEW BUSINESS AND RENEWALS | JANUARY 2026 VS. JANUARY 2025



● Renewals ● New Business

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | JANUARY 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$283.7M	-36%	17,660	-29%	\$16,067	-10%
2	COMMERCIAL GENERAL LIABILITY	\$221.5M	-12%	18,605	-7%	\$11,906	-5%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$116.1M	6%	3,401	3%	\$34,133	3%
4	COMMERCIAL PACKAGE	\$70.5M	-11%	7,245	-5%	\$9,734	-6%
5	HOMEOWNERS - HO-3	\$55.1M	44%	13,945	99%	\$3,954	-28%
6	MISCELLANEOUS E&O LIABILITY	\$39.8M	-12%	1,730	-15%	\$23,032	4%
7	CYBER LIABILITY	\$26.0M	17%	2,002	-15%	\$12,981	37%
8	COMMERCIAL UMBRELLA LIABILITY	\$22.8M	-6%	726	-29%	\$31,405	34%
9	BUILDERS RISK - COMMERCIAL	\$20.5M	-30%	487	-11%	\$42,018	-22%
10	OCEAN MARINE - HULL AND/OR PROTECTION & INDEMNITY	\$19.1M	234%	336	-7%	\$56,744	258%

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

TOP 10 INSURERS | JANUARY 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	UNDERWRITERS AT LLOYD'S, LONDON	\$179.2M	-17%	26,565	-16%	\$6,747	-1%
2	LEXINGTON INSURANCE COMPANY	\$42.4M	-3%	522	-17%	\$81,204	17%
3	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$34.0M	-40%	2,827	43%	\$12,018	-58%
4	AXIS SURPLUS INSURANCE COMPANY	\$28.9M	-23%	395	-22%	\$73,110	-2%
5	EVANSTON INSURANCE COMPANY	\$28.1M	-3%	5,174	-1%	\$5,422	-2%
6	KINSALE INSURANCE COMPANY	\$26.9M	-7%	1,654	8%	\$16,291	-14%
7	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$26.0M	0%	2,137	-4%	\$12,182	5%
8	SCOTTSDALE INSURANCE COMPANY	\$22.6M	-5%	4,306	10%	\$5,238	-14%
9	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$20.4M	4%	1,822	-27%	\$11,218	42%
10	ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY	\$20.3M	-19%	151	-23%	\$134,459	5%

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

FLORIDA SURPLUS LINES SERVICE OFFICE

1441 MACLAY COMMERCE DRIVE

TALLAHASSEE, FL 32312

800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM