



FLORIDA SURPLUS LINES SERVICE OFFICE
FL PREMIUM REPORT
A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET
FEBRUARY 2026

MONTHLY PREMIUM BREAKDOWN

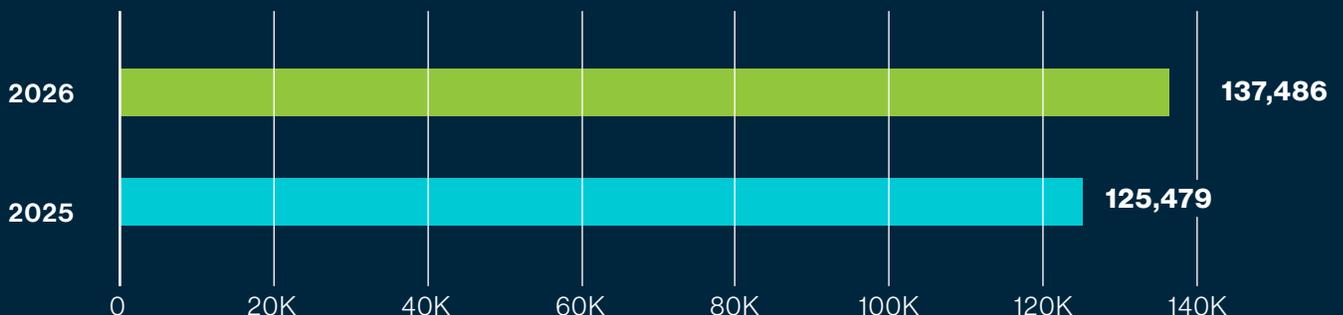
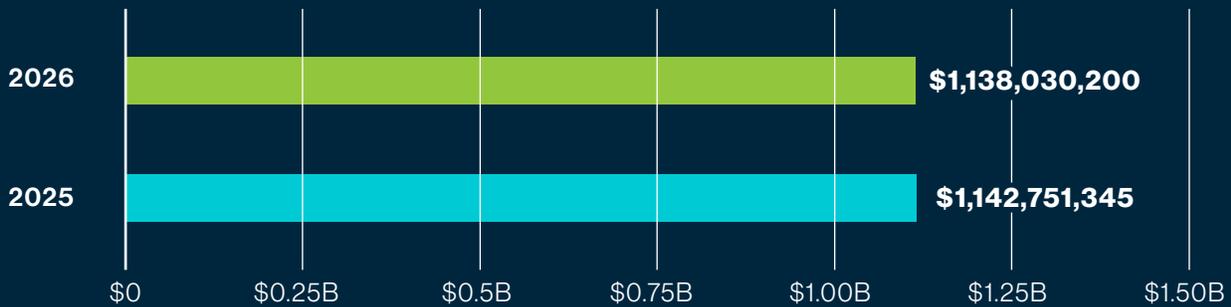
	2026	2025	YoY % Change*
JANUARY	\$1.15B	\$1.36B	-16%
FEBRUARY	\$1.14B	\$1.14B	-0.4%

MONTHLY POLICY COUNT BREAKDOWN

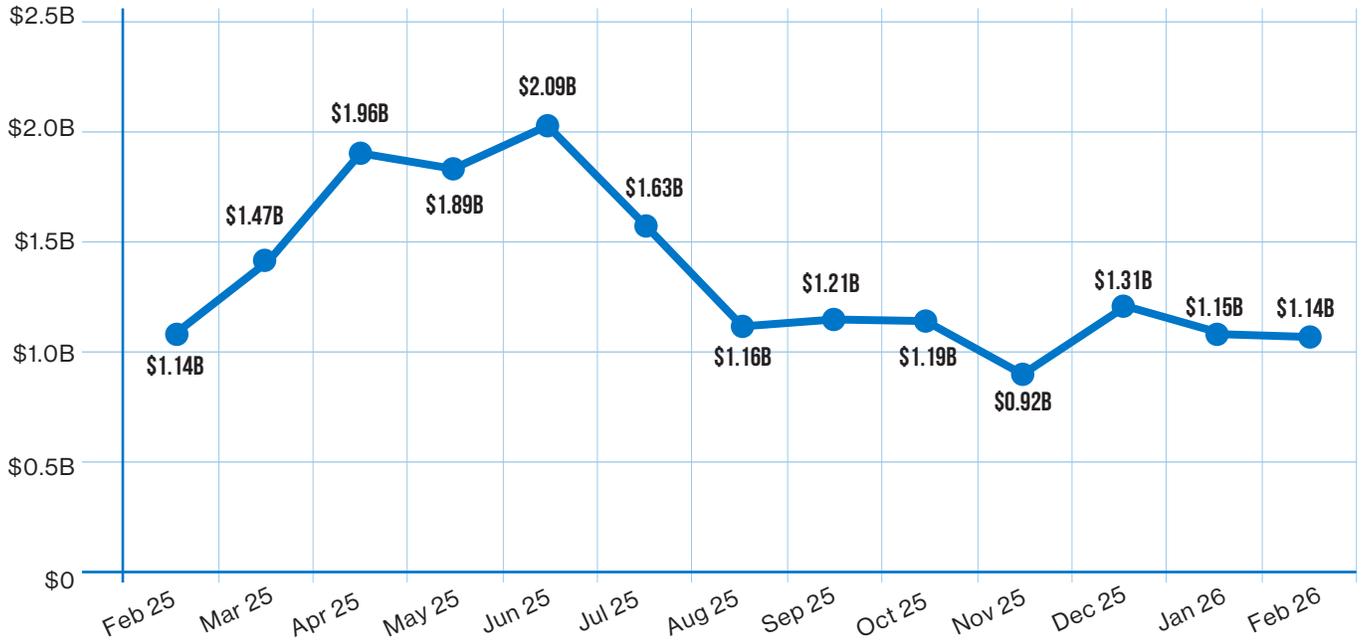
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	122,642	-4%	\$9,352	-12%
FEBRUARY	137,486	10%	\$8,277	-9%

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

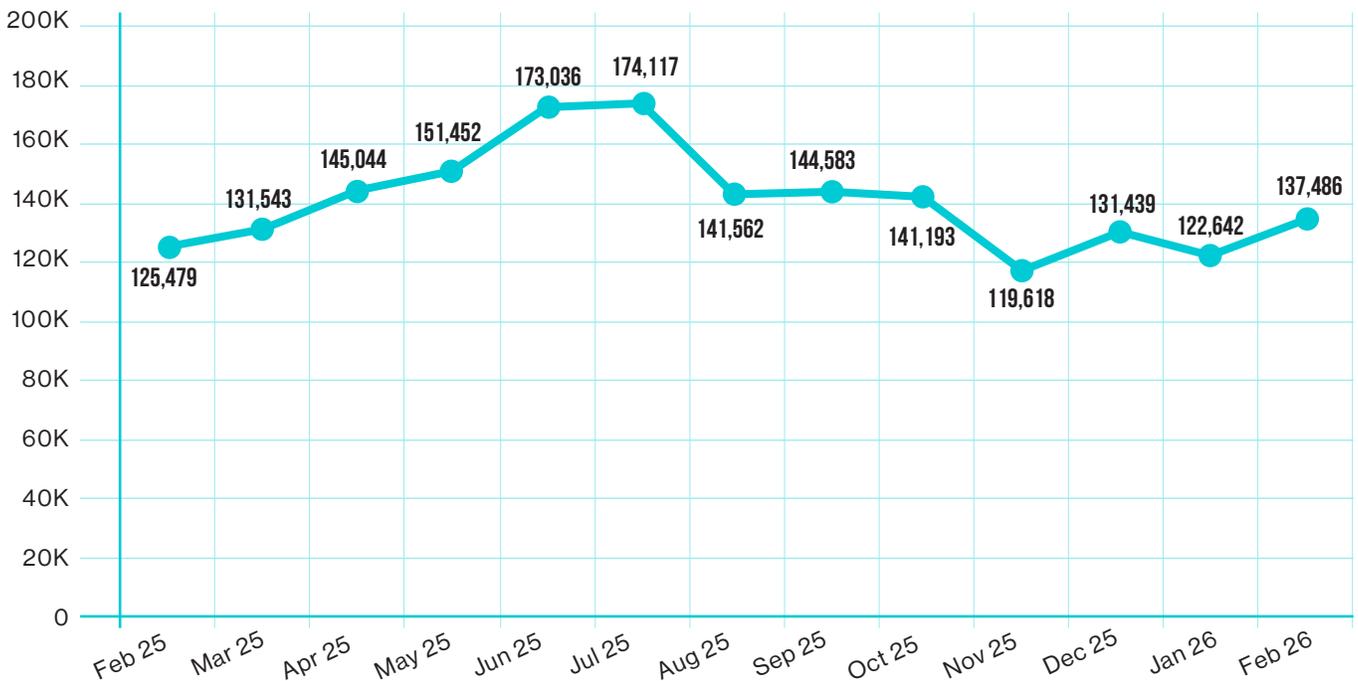
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | FEBRUARY 2025 - FEBRUARY 2026

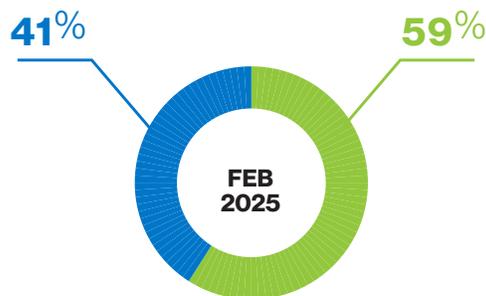
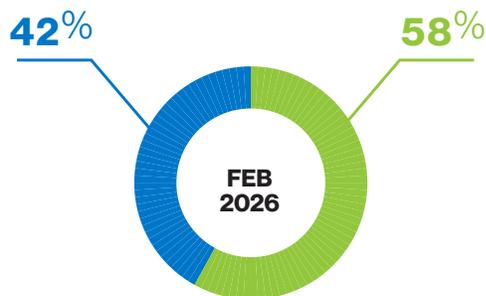


POLICY COUNT TREND | FEBRUARY 2025 - FEBRUARY 2026



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

NEW BUSINESS AND RENEWALS | FEBRUARY 2026 VS. FEBRUARY 2025



● Renewals ● New Business

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | FEBRUARY 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$313.9M	-16%	24,554	21%	\$12,785	-31%
2	COMMERCIAL GENERAL LIABILITY	\$202.9M	4%	20,548	-0.1%	\$9,874	4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$107.0M	10%	3,184	8%	\$33,590	1%
4	HOMEOWNERS - HO-3	\$60.9M	52%	15,773	177%	\$3,858	-45%
5	COMMERCIAL PACKAGE	\$59.7M	2%	7,485	-8%	\$7,970	10%
6	BUILDERS RISK - COMMERCIAL	\$36.6M	7%	680	22%	\$53,822	-13%
7	MISCELLANEOUS LIABILITY	\$31.3M	103%	523	-76%	\$59,840	761%
8	COMMERCIAL UMBRELLA LIABILITY	\$24.9M	37%	1,188	78%	\$20,945	-23%
9	MISCELLANEOUS E&O LIABILITY	\$22.4M	-9%	1,733	-5%	\$12,929	-4%
10	WINDSTORM AND/OR HAIL - COMMERCIAL	\$19.2M	-25%	1,416	-1%	\$13,570	-25%

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

TOP 10 INSURERS | FEBRUARY 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	UNDERWRITERS AT LLOYD'S, LONDON	\$188.0M	5%	27,769	11%	\$6,768	-5%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$39.2M	-11%	4,744	12%	\$8,266	-20%
3	LEXINGTON INSURANCE COMPANY	\$27.0M	3%	605	-23%	\$44,634	35%
4	KINSALE INSURANCE COMPANY	\$25.3M	1%	1,723	12%	\$14,703	-10%
5	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$24.7M	-5%	4,587	-4%	\$5,383	-1%
6	AXIS SURPLUS INSURANCE COMPANY	\$24.2M	21%	385	-13%	\$62,818	40%
7	EVANSTON INSURANCE COMPANY	\$22.7M	-8%	5,750	8%	\$3,948	-15%
8	SCOTTSDALE INSURANCE COMPANY	\$22.2M	-13%	4,696	16%	\$4,730	-25%
9	OTHER CAPTIVE/NON-ADMITTED INSURERS	\$19.9M	22%	38	100%	\$523,912	-39%
10	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$18.7M	-5%	2,215	4%	\$8,420	-9%

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FLORIDA SURPLUS LINES SERVICE OFFICE

1441 MACLAY COMMERCE DRIVE
 TALLAHASSEE, FL 32312
 800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM