



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

MONTHLY PREMIUM BREAKDOWN

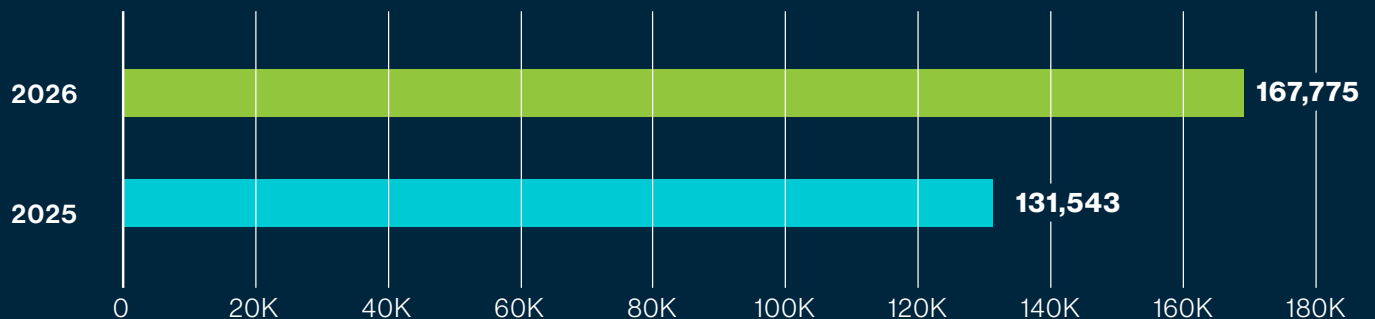
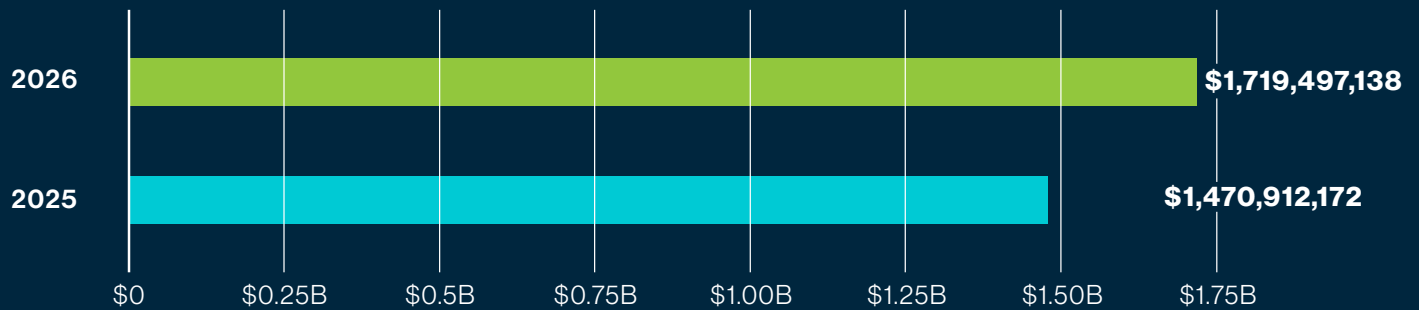
| | 2026 | 2025 | YoY % Change* |
|-----------------|---------|---------|---------------|
| JANUARY | \$1.15B | \$1.36B | -16% |
| FEBRUARY | \$1.14B | \$1.14B | -0.4% |
| MARCH | \$1.72B | \$1.47B | 17% |
| Q1 | \$4.00B | \$3.98B | 1% |

MONTHLY POLICY COUNT BREAKDOWN

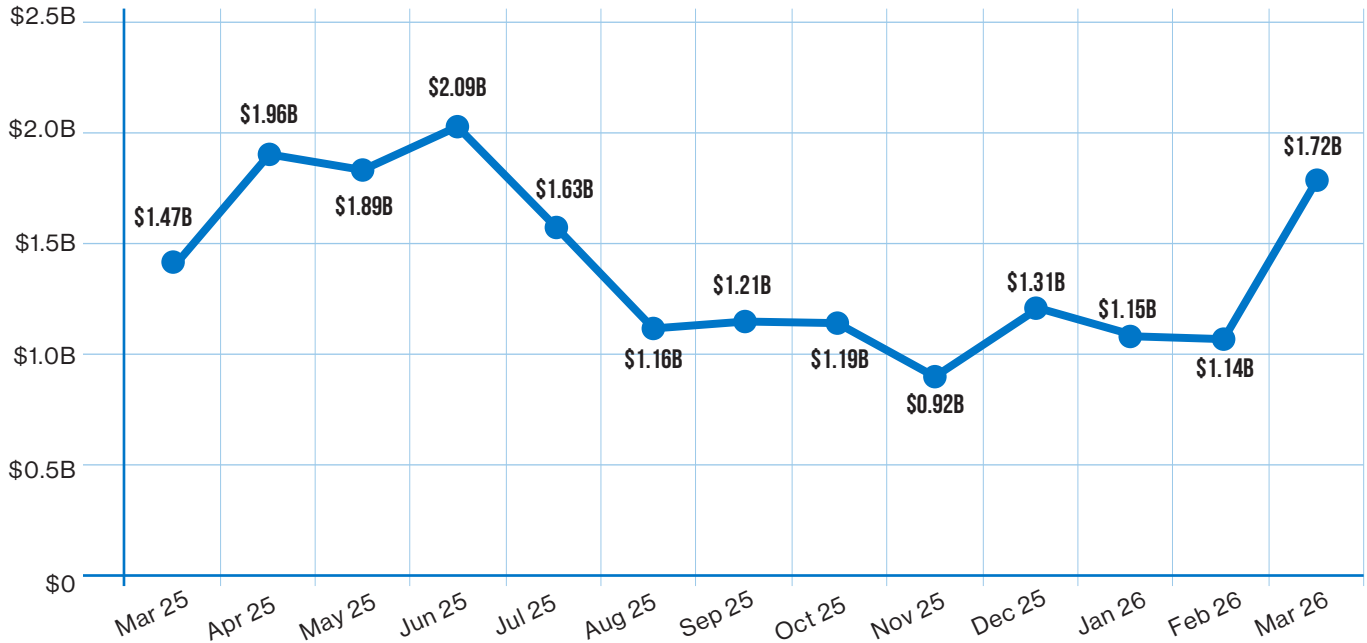
| | 2026 | YoY % Change* | Average Cost Per Policy | YoY % Change* |
|-----------------|---------|---------------|-------------------------|---------------|
| JANUARY | 122,642 | -4% | \$9,352 | -12% |
| FEBRUARY | 137,486 | 10% | \$8,277 | -9% |
| MARCH | 167,775 | 28% | \$10,249 | -8% |
| Q1 | 427,903 | 11% | \$9,358 | -9% |

* NOTE: The YOY Percent of Change are calculated as a comparison between the respective months in 2026 and 2025.

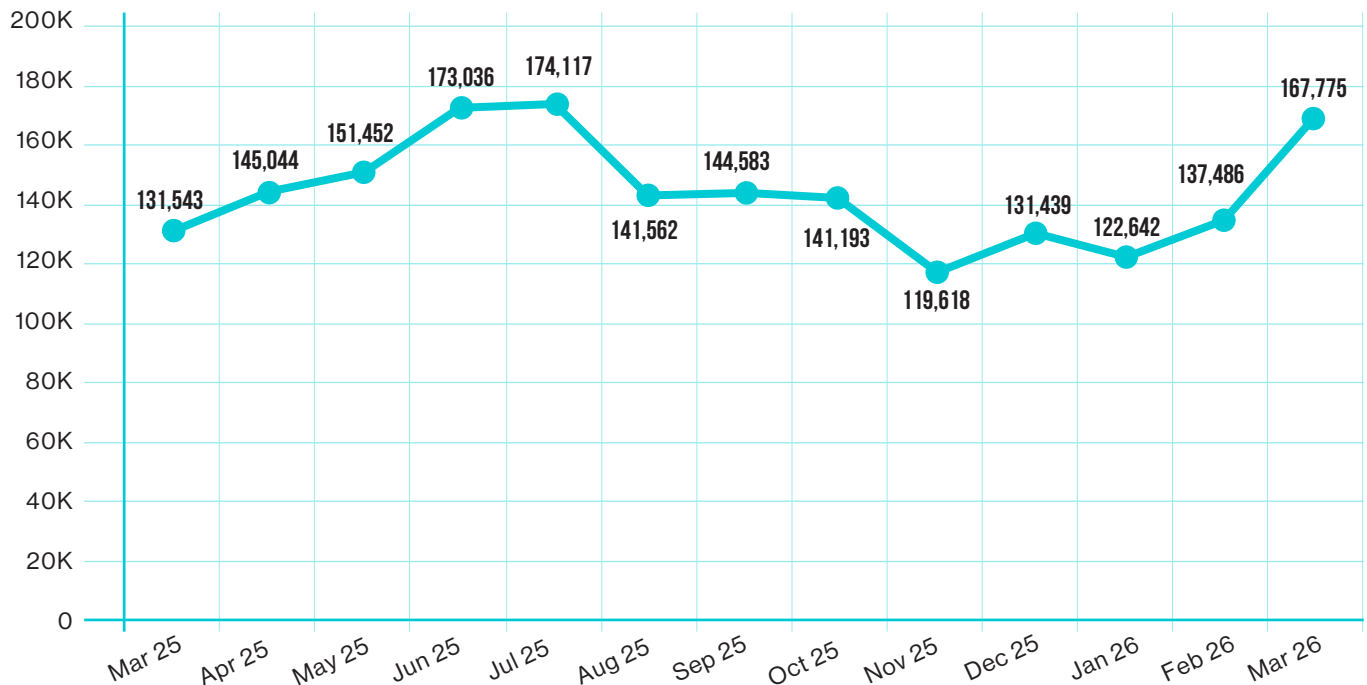
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | MARCH 2025 - MARCH 2026

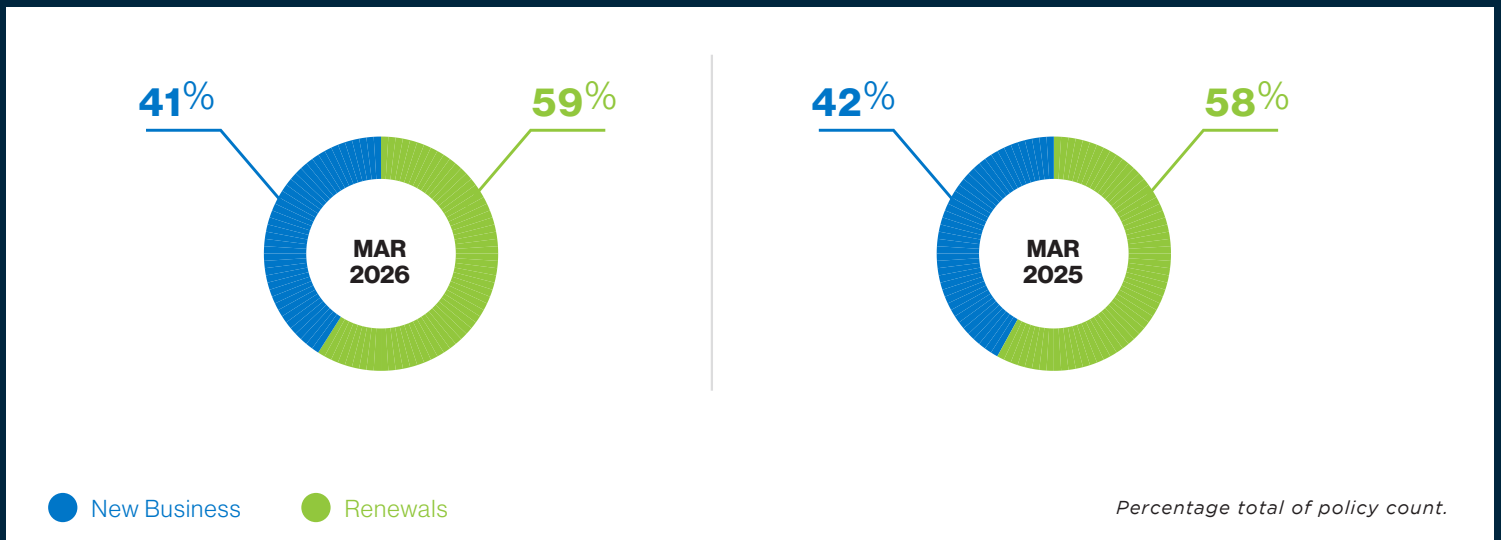


POLICY COUNT TREND | MARCH 2025 - MARCH 2026

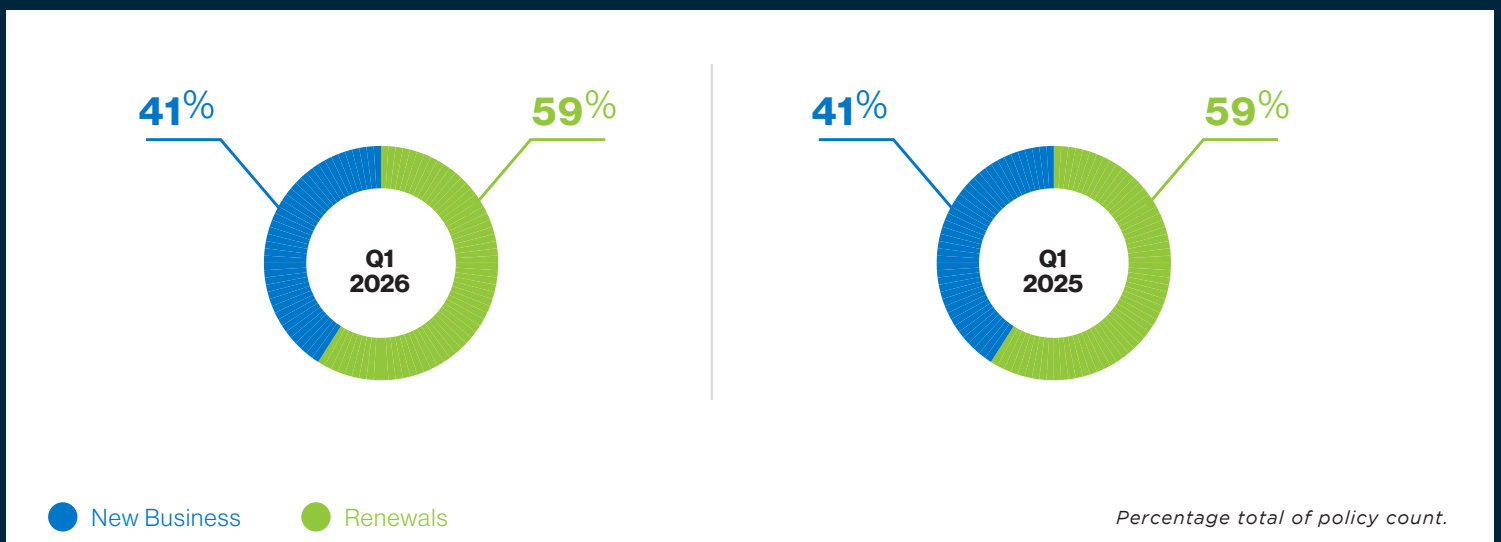


Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.

NEW BUSINESS AND RENEWALS | MARCH 2026 VS. MARCH 2025



NEW BUSINESS AND RENEWALS | Q1 2026 VS. Q1 2025



TOP 10 LINES OF BUSINESS | MARCH 2026

| Rank | Coverage | Premium | YoY % Change* | Policy Count | YoY % Change* | Avg. Cost Per Policy | YoY % Change* |
|------|---|-----------|---------------|--------------|---------------|----------------------|---------------|
| 1 | COMMERCIAL PROPERTY | \$617.82M | 21% | 33,204 | 59% | \$18,607 | -24% |
| 2 | COMMERCIAL GENERAL LIABILITY | \$247.16M | -8% | 24,103 | 15% | \$10,254 | -20% |
| 3 | EXCESS COMMERCIAL GENERAL LIABILITY | \$142.17M | 13% | 4,236 | 35% | \$33,562 | -16% |
| 4 | COMMERCIAL PACKAGE | \$73.38M | 13% | 9,546 | 22% | \$7,687 | -8% |
| 5 | HOMEOWNERS-HO-3 | \$62.96M | 22% | 16,490 | 106% | \$3,818 | -40% |
| 6 | BUILDERS RISK - COMMERCIAL | \$42.91M | 30% | 711 | 29% | \$60,356 | 0.4% |
| 7 | CYBER LIABILITY | \$42.38M | 28% | 2,947 | 22% | \$14,382 | 5% |
| 8 | MISCELLANEOUS E&O LIABILITY | \$40.04M | 24% | 2,398 | 37% | \$16,698 | -9% |
| 9 | PHYSICIAN/SURGEON, DENTIST PROFESSIONAL LIABILITY | \$37.69M | 1244% | 50 | 25% | \$753,877 | 975% |
| 10 | COMMERCIAL UMBRELLA LIABILITY | \$34.22M | 185% | 1,308 | 181% | \$26,164 | 1% |

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

TOP 10 LINES OF BUSINESS | Q1 2026

| Rank | Coverage | Premium | YoY % Change* | Policy Count | YoY % Change* | Avg. Cost Per Policy | YoY % Change* |
|------|-------------------------------------|-----------|---------------|--------------|---------------|----------------------|---------------|
| 1 | COMMERCIAL PROPERTY | \$1.22B | -9% | 75,418 | 14% | \$16,117 | -20% |
| 2 | COMMERCIAL GENERAL LIABILITY | \$671.56M | -6% | 63,256 | 3% | \$10,617 | -8% |
| 3 | EXCESS COMMERCIAL GENERAL LIABILITY | \$365.21M | 10% | 10,821 | 15% | \$33,750 | -5% |
| 4 | COMMERCIAL PACKAGE | \$203.55M | 1% | 24,276 | 3% | \$8,385 | -2% |
| 5 | HOMEOWNERS-HO-3 | \$178.97M | 38% | 46,208 | 123% | \$3,873 | -38% |
| 6 | MISCELLANEOUS E&O LIABILITY | \$102.29M | 0.5% | 5,861 | 5% | \$17,453 | -4% |
| 7 | BUILDERS RISK - COMMERCIAL | \$99.97M | 3% | 1,878 | 14% | \$53,235 | -9% |
| 8 | COMMERCIAL UMBRELLA LIABILITY | \$81.91M | 51% | 3,222 | 49% | \$25,421 | 1% |
| 9 | CYBER LIABILITY | \$81.03M | 12% | 7,047 | -0.2% | \$11,498 | 13% |
| 10 | WINDSTORM AND/OR HAIL - COMMERCIAL | \$66.01M | -18% | 4,569 | 8% | \$14,447 | -24% |

* NOTE: The YOY Percent of Change are calculated as a comparison between Q1 2026 and Q1 2025.

TOP 10 INSURERS | MARCH 2026

| Rank | Insurer | Premium | YoY % Change* | Policy Count | YoY % Change* | % of Total Policy Count |
|------|--|-----------|---------------|--------------|---------------|-------------------------|
| 1 | UNDERWRITERS AT LLOYD'S, LONDON | \$296.70M | 15% | 34,874 | 21% | 21% |
| 2 | OTHER CAPTIVE/NON-ADMITTED INSURERS | \$78.50M | 463% | 114 | 226% | 0.1% |
| 3 | MS TRANSVERSE SPECIALTY INSURANCE COMPANY | \$64.70M | 1% | 6,506 | 38% | 4% |
| 4 | LEXINGTON INSURANCE COMPANY | \$43.05M | 28% | 855 | 51% | 1% |
| 5 | EVANSTON INSURANCE COMPANY | \$40.12M | 30% | 6,897 | 44% | 4% |
| 6 | STARR SURPLUS LINES INSURANCE COMPANY | \$36.84M | 28% | 135 | 73% | 0.1% |
| 7 | NATIONAL FIRE AND MARINE INSURANCE COMPANY | \$33.62M | -10% | 4,078 | 7% | 2% |
| 8 | AXIS SURPLUS INSURANCE COMPANY | \$32.04M | 20% | 734 | 115% | 0.4% |
| 9 | KINSALE INSURANCE COMPANY | \$30.30M | 31% | 1,990 | 36% | 1% |
| 10 | SCOTTSDALE INSURANCE COMPANY | \$29.23M | 34% | 5,938 | 60% | 4% |

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

TOP 10 INSURERS | Q1 2026

| Rank | Insurer | Premium | YoY % Change* | Policy Count | YoY % Change* | % of Total Policy Count |
|------|---|-----------|---------------|--------------|---------------|-------------------------|
| 1 | UNDERWRITERS AT LLOYD'S, LONDON | \$664.21M | 2% | 89,206 | 4% | 21% |
| 2 | MS TRANSVERSE SPECIALTY INSURANCE COMPANY | \$137.88M | -16% | 14,076 | 29% | 3% |
| 3 | OTHER CAPTIVE/NON-ADMITTED INSURERS | \$115.70M | 178% | 249 | 149% | 0.1% |
| 4 | LEXINGTON INSURANCE COMPANY | \$112.51M | 9% | 1,983 | 0% | 0.5% |
| 5 | EVANSTON INSURANCE COMPANY | \$90.88M | 8% | 17,821 | 16% | 4% |
| 6 | AXIS SURPLUS INSURANCE COMPANY | \$85.10M | 1% | 1,514 | 17% | 0.4% |
| 7 | KINSALE INSURANCE COMPANY | \$82.58M | 7% | 5,367 | 18% | 1% |
| 8 | NATIONAL FIRE AND MARINE INSURANCE COMPANY | \$78.81M | -5% | 10,487 | -6% | 2% |
| 9 | SCOTTSDALE INSURANCE COMPANY | \$74.00M | 4% | 14,940 | 28% | 3% |
| 10 | WESTCHESTER SURPLUS LINES INSURANCE COMPANY | \$69.55M | -3% | 7,007 | 12% | 2% |

* NOTE: The YOY Percent of Change are calculated as a comparison between Q1 2026 and Q1 2025.

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