



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

MONTHLY PREMIUM BREAKDOWN

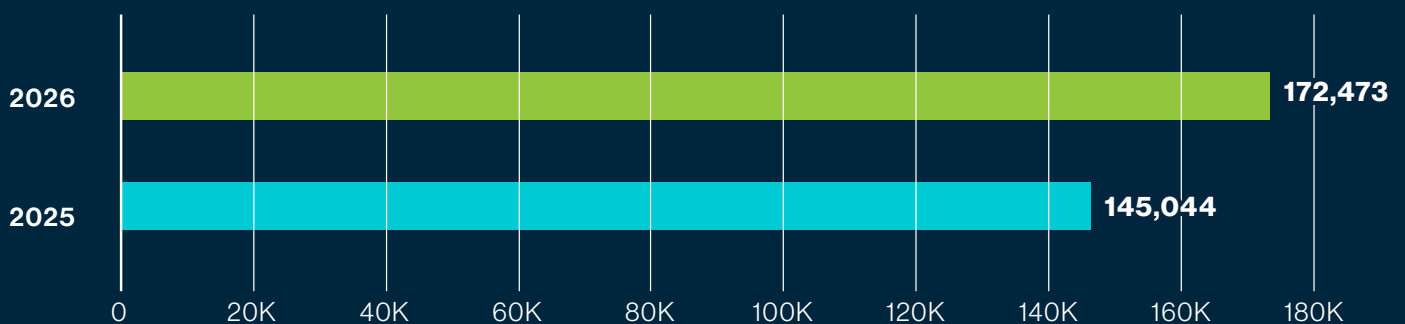
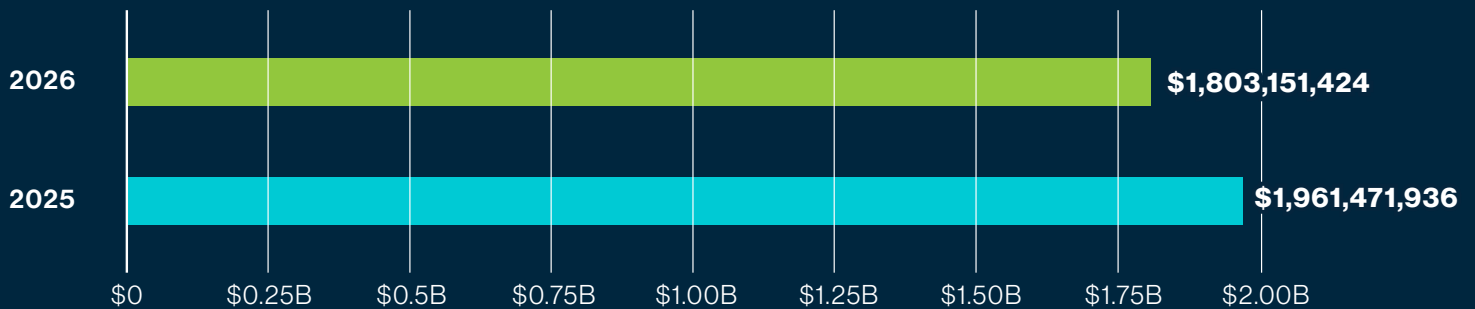
	2026	2025	YoY % Change*
JANUARY	\$1.15B	\$1.36B	-16%
FEBRUARY	\$1.14B	\$1.14B	-0.4%
MARCH	\$1.72B	\$1.47B	17%
APRIL	\$1.80B	\$1.96B	-8%
YTD	\$5.81B	\$5.94B	-2%

MONTHLY POLICY COUNT BREAKDOWN

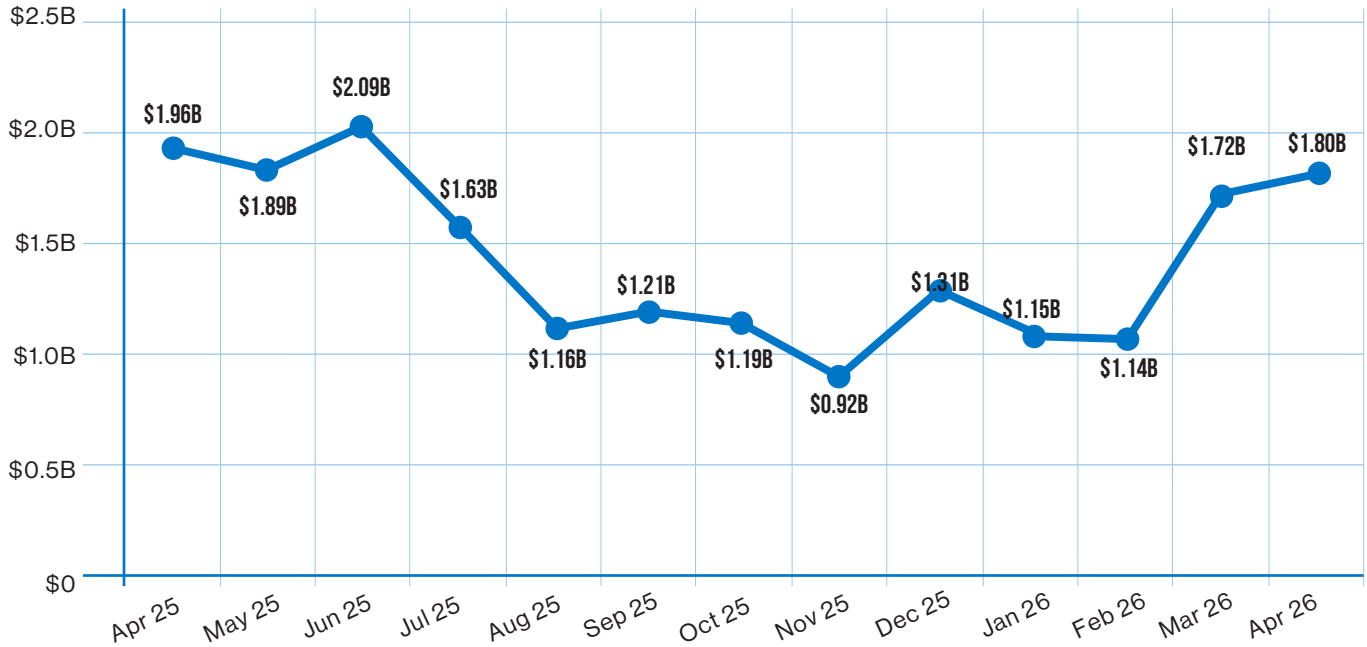
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	122,642	-4%	\$9,352	-12%
FEBRUARY	137,486	10%	\$8,277	-9%
MARCH	167,775	28%	\$10,249	-8%
APRIL	172,473	19%	\$10,455	-23%
YTD	600,376	13%	\$9,673	-14%

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

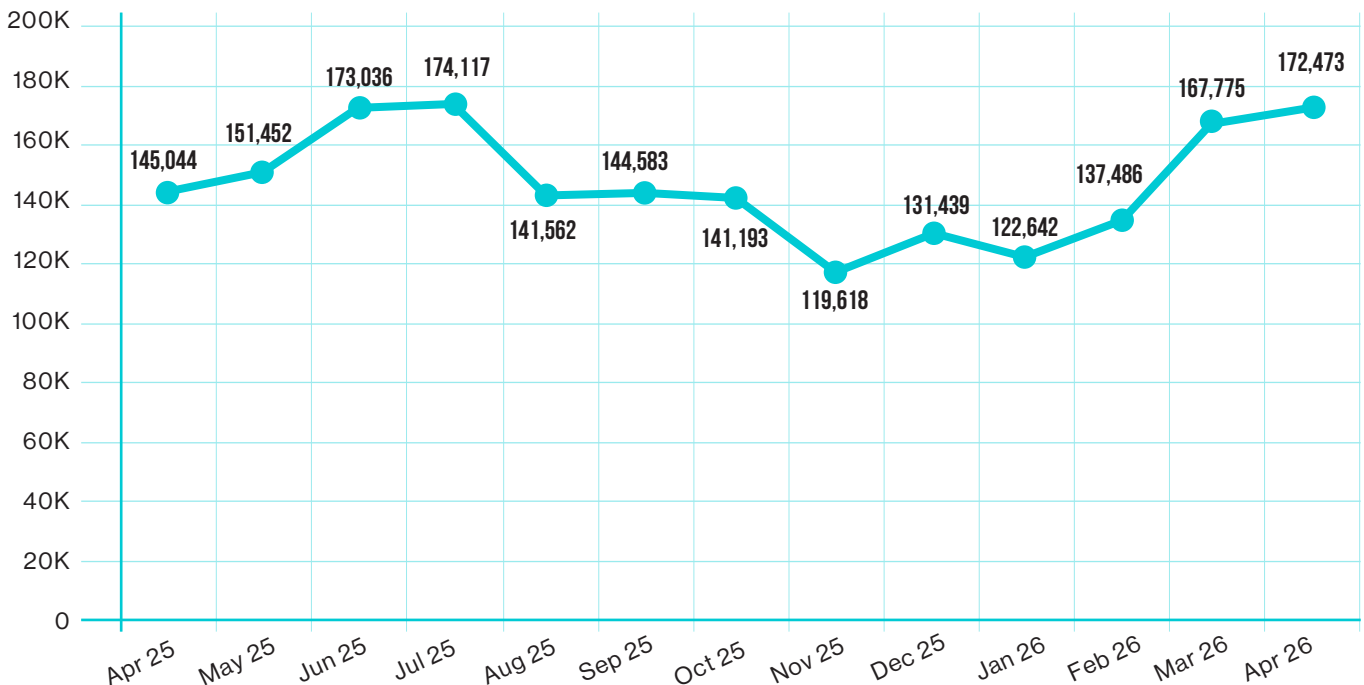
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | APRIL 2025 - APRIL 2026

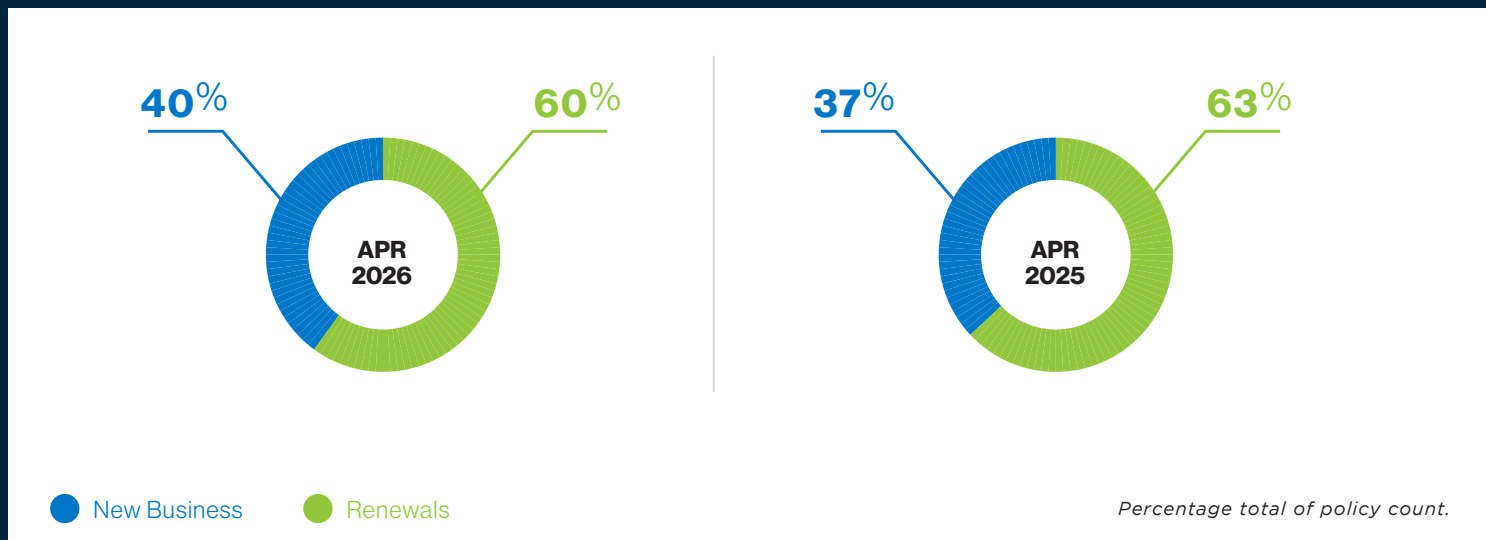


POLICY COUNT TREND | APRIL 2025 - APRIL 2026



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

NEW BUSINESS AND RENEWALS | APRIL 2026 VS. APRIL 2025



TOP 10 LINES OF BUSINESS | APRIL 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$755.3M	-15%	36,195	39%	\$20,867	-39%
2	COMMERCIAL GENERAL LIABILITY	\$256.5M	-1%	22,273	3%	\$11,514	-4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$159.1M	10%	4,129	17%	\$38,534	-6%
4	COMMERCIAL PACKAGE	\$81.6M	-1%	9,303	3%	\$8,776	-4%
5	HOMEOWNERS - HO-3	\$73.8M	14%	21,314	70%	\$3,461	-33%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$41.6M	-19%	2,577	35%	\$16,129	-40%
7	MISCELLANEOUS E&O LIABILITY	\$32.2M	-2%	2,168	1%	\$14,847	-3%
8	COMMERCIAL UMBRELLA LIABILITY	\$26.0M	-30%	1,394	84%	\$18,658	-62%
9	HOMEOWNERS - HO-5	\$25.3M	14%	963	24%	\$26,224	-8%
10	CYBER LIABILITY	\$25.2M	-47%	2,635	6%	\$9,572	-50%

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

TOP 10 INSURERS | APRIL 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	\$328.3M	-15%	35,659	14%	21%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$76.6M	-11%	6,940	203%	4%
3	LEXINGTON INSURANCE COMPANY	\$63.1M	-7%	1,115	26%	1%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$46.4M	-21%	4,433	-6%	3%
5	AXIS SURPLUS INSURANCE COMPANY	\$44.1M	17%	725	38%	0.4%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$34.0M	-7%	2,619	18%	2%
7	EVANSTON INSURANCE COMPANY	\$33.4M	9%	6,369	18%	4%
8	STARR SURPLUS LINES INSURANCE COMPANY	\$31.2M	-20%	113	15%	0.1%
9	KINSALE INSURANCE COMPANY	\$30.1M	0.3%	1,928	10%	1%
10	SCOTTSDALE INSURANCE COMPANY	\$28.4M	3%	5,491	30%	3%

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

FLORIDA SURPLUS LINES SERVICE OFFICE

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