FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

JUNE 2026

MONTHLY PREMIUM BREAKDOWN

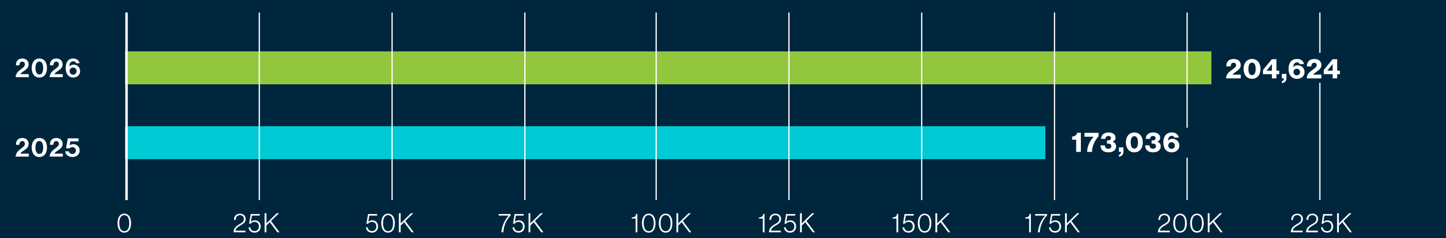
	2026	2025	YoY % Change*
JANUARY	**$1.15B**	$1.36B	-16%
FEBRUARY	**$1.14B**	$1.14B	-0.4%
MARCH	**$1.72B**	$1.47B	17%
APRIL	**$1.80B**	$1.96B	-8%
MAY	**$1.67B**	$1.89B	-11%
JUNE	**$1.88B**	$2.09B	-10%
Q2 2026	**$5.35B**	$5.94B	-10%
YTD	**$9.36B**	$9.92B	-6%

MONTHLY POLICY COUNT BREAKDOWN

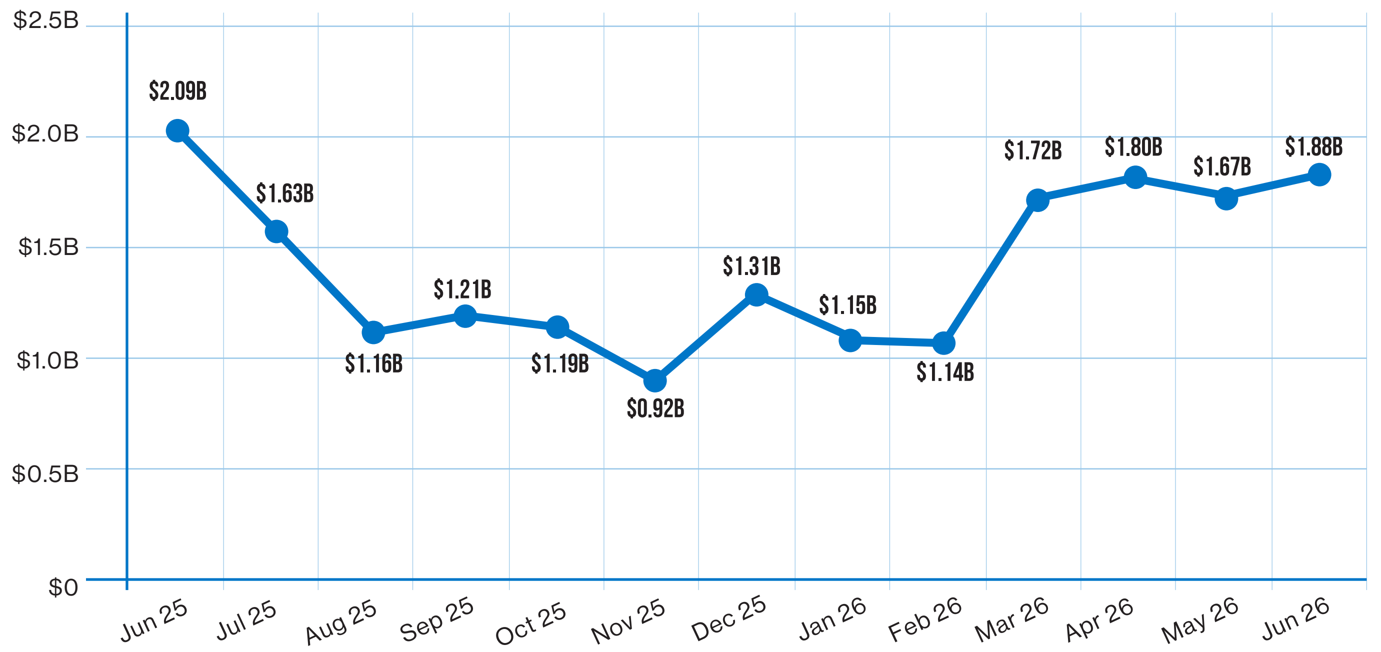
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	**122,642**	-4%	$9,352	-12%
FEBRUARY	**137,486**	10%	$8,277	-9%
MARCH	**167,775**	28%	$10,249	-8%
APRIL	**172,473**	19%	$10,455	-23%
MAY	**177,627**	17%	$9,427	-24%
JUNE	**204,624**	18%	$9,173	-24%
Q2 2026	**554,724**	18%	$9,653	-24%
YTD	**982,627**	15%	$9,525	-18%

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

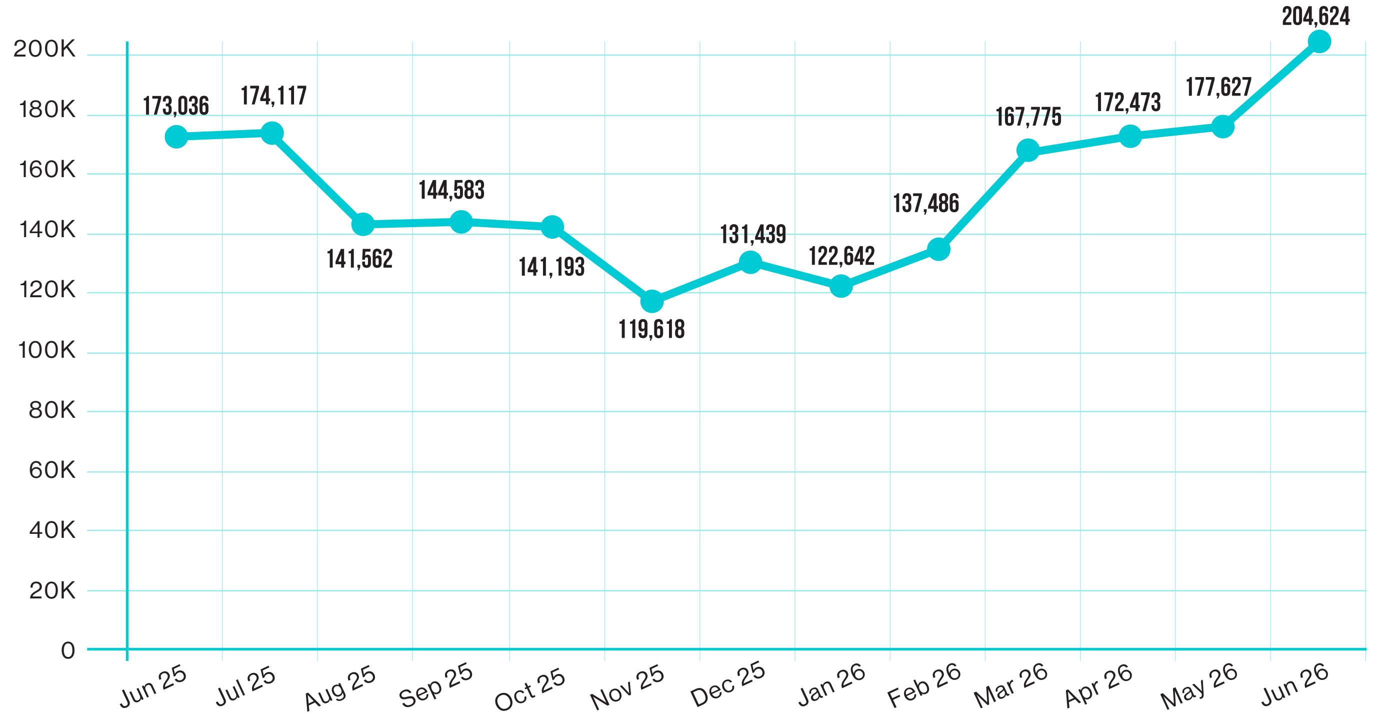
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | JUNE 2025 - JUNE 2026

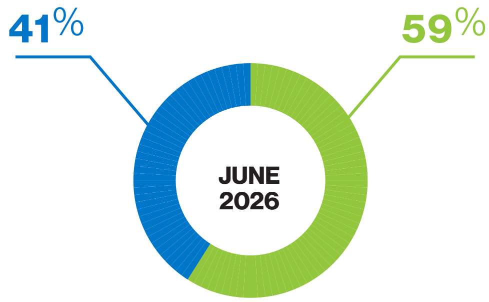


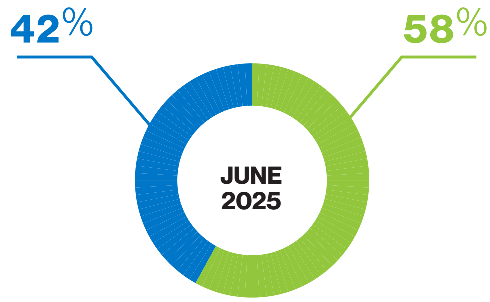
POLICY COUNT TREND | JUNE 2025 - JUNE 2026



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

NEW BUSINESS AND RENEWALS | JUNE 2026 VS. JUNE 2025

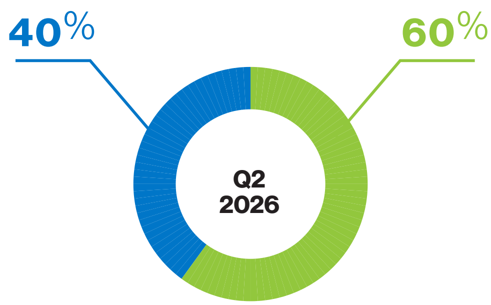


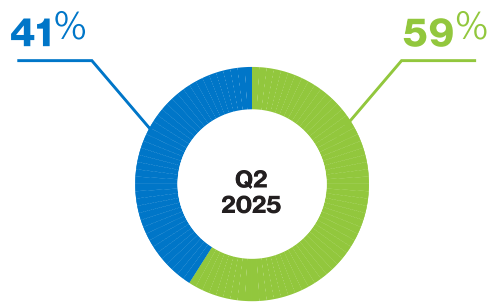


New Business   Renewals

Percentage total of policy count.

NEW BUSINESS AND RENEWALS | Q2 2026 VS. Q2 2025





New Business   Renewals

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | JUNE 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	$692.94M	-33%	45,531	30%	$15,219	-49%
2	COMMERCIAL GENERAL LIABILITY	$285.16M	5%	25,072	0.3%	$11,373	5%
3	EXCESS COMMERCIAL GENERAL LIABILITY	$155.42M	30%	4,630	26%	$33,569	3%
4	HOMEOWNERS-HO-3	$88.25M	21%	24,770	111%	$3,563	-43%
5	COMMERCIAL PACKAGE	$86.48M	-0.1%	11,004	14%	$7,859	-12%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	$66.95M	37%	3,584	62%	$18,679	-15%
7	BUILDERS RISK - COMMERCIAL	$41.30M	23%	936	21%	$44,119	2%
8	MISCELLANEOUS E&O LIABILITY	$37.75M	31%	2,301	23%	$16,406	7%
9	CYBER LIABILITY	$27.04M	2%	3,913	40%	$6,910	-27%
10	FLOOD - PERSONAL	$26.18M	7%	21,979	17%	$1,191	-9%

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

TOP 10 LINES OF BUSINESS | Q2 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	$2.14B	-25%	117,614	31%	$18,203	-43%
2	COMMERCIAL GENERAL LIABILITY	$778.45M	-1%	68,632	-2%	$11,342	1%
3	EXCESS COMMERCIAL GENERAL LIABILITY	$430.79M	11%	12,526	17%	$34,391	-5%
4	HOMEOWNERS-HO-3	$240.89M	24%	66,876	104%	$3,602	-39%
5	COMMERCIAL PACKAGE	$239.59M	1%	28,750	4%	$8,334	-3%
6	WINDSTORM AND/OR HAIL - COMMERCIAL	$143.59M	-1%	8,578	45%	$16,739	-32%
7	MISCELLANEOUS E&O LIABILITY	$108.40M	20%	6,547	8%	$16,558	11%
8	COMMERCIAL UMBRELLA LIABILITY	$76.39M	0.3%	4,226	61%	$18,076	-38%
9	CYBER LIABILITY	$75.32M	-28%	8,681	12%	$8,676	-36%
10	BUILDERS RISK - COMMERCIAL	$74.76M	-30%	2,486	32%	$30,071	-47%

** NOTE: The YOY Percent of Change are calculated as a comparison between Q2 2026 and Q2 2025.*

TOP 10 LINES OF BUSINESS | YTD 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	$3.36B	-20%	193,032	24%	$17,388	-35%
2	COMMERCIAL GENERAL LIABILITY	$1.45B	-3%	131,888	0.5%	$10,994	-4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	$795.99M	10%	23,347	16%	$34,094	-5%
4	COMMERCIAL PACKAGE	$443.14M	1%	53,026	4%	$8,357	-3%
5	HOMEOWNERS-HO-3	$419.85M	29%	113,084	111%	$3,713	-39%
6	MISCELLANEOUS E&O LIABILITY	$210.70M	10%	12,408	7%	$16,981	3%
7	WINDSTORM AND/OR HAIL - COMMERCIAL	$209.60M	-7%	13,147	29%	$15,942	-28%
8	BUILDERS RISK - COMMERCIAL	$174.73M	-14%	4,364	23%	$40,039	-30%
9	COMMERCIAL UMBRELLA LIABILITY	$158.29M	21%	7,448	56%	$21,253	-22%
10	CYBER LIABILITY	$156.34M	-11%	15,728	6%	$9,940	-17%

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

TOP 10 INSURERS | JUNE 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	$364.78M	-1%	45,221	14%	22%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	$76.41M	-26%	10,323	26%	5%
3	LEXINGTON INSURANCE COMPANY	$66.69M	-4%	1,480	23%	1%
4	AXIS SURPLUS INSURANCE COMPANY	$47.18M	5%	877	38%	0.4%
5	NATIONAL FIRE AND MARINE INSURANCE COMPANY	$44.28M	-24%	4,645	0.3%	2%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	$44.15M	-24%	3,653	26%	2%
7	MT. HAWLEY INSURANCE COMPANY	$36.46M	36%	925	1%	0.5%
8	EVANSTON INSURANCE COMPANY	$33.95M	7%	7,551	15%	4%
9	KINSALE INSURANCE COMPANY	$33.48M	-1%	2,115	11%	1%
10	SCOTTSDALE INSURANCE COMPANY	$31.01M	5%	6,502	37%	3%

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

TOP 10 INSURERS | Q2 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	$1.04B	-8%	117,665	15%	21%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	$224.03M	-23%	25,496	53%	5%
3	LEXINGTON INSURANCE COMPANY	$183.02M	-10%	3,556	18%	1%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	$128.28M	-22%	13,205	9%	2%
5	AXIS SURPLUS INSURANCE COMPANY	$125.45M	0.2%	2,187	37%	0.4%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	$111.87M	-21%	9,006	17%	2%
7	EVANSTON INSURANCE COMPANY	$101.36M	4%	20,484	13%	4%
8	KINSALE INSURANCE COMPANY	$92.51M	-4%	5,853	9%	1%
9	SCOTTSDALE INSURANCE COMPANY	$87.18M	3%	17,986	31%	3%
10	MT. HAWLEY INSURANCE COMPANY	$74.65M	-6%	2,494	-11%	0.4%

** NOTE: The YOY Percent of Change are calculated as a comparison between Q2 2026 and Q2 2025.*

TOP 10 INSURERS | YTD 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	$1.71B	-4%	206,861	10%	21%
2	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	$361.87M	-21%	39,572	43%	4%
3	LEXINGTON INSURANCE COMPANY	$295.53M	-3%	5,539	11%	1%
4	AXIS SURPLUS INSURANCE COMPANY	$210.55M	0.5%	3,701	28%	0.4%
5	NATIONAL FIRE AND MARINE INSURANCE COMPANY	$207.09M	-17%	23,692	2%	2%
6	EVANSTON INSURANCE COMPANY	$192.24M	6%	38,305	15%	4%
7	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	$181.42M	-15%	16,013	15%	2%
8	KINSALE INSURANCE COMPANY	$175.29M	1%	11,221	13%	1%
9	OTHER CAPTIVE/NON-ADMITTED INSURERS	$170.17M	165%	464	74%	0.05%
10	SCOTTSDALE INSURANCE COMPANY	$161.18M	3%	32,926	30%	3%

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