FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

JULY 2026

MONTHLY PREMIUM BREAKDOWN

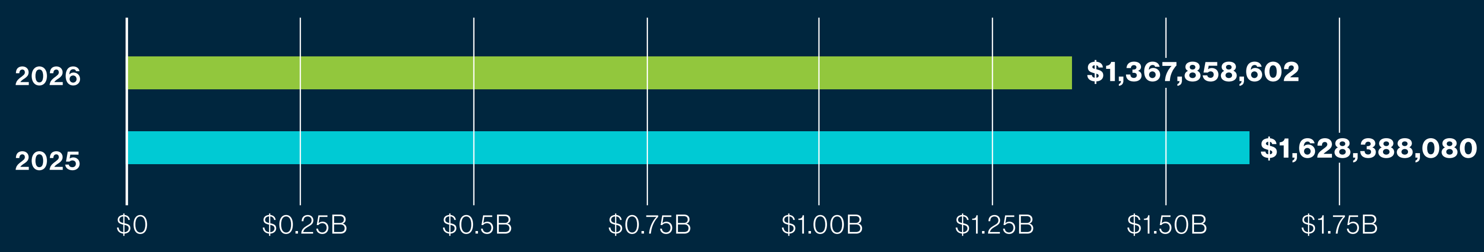
	2026	2025	YoY % Change*
JANUARY	$1.15B	$1.36B	-16%
FEBRUARY	$1.14B	$1.14B	-0.4%
MARCH	$1.72B	$1.47B	17%
APRIL	$1.80B	$1.96B	-8%
MAY	$1.67B	$1.89B	-11%
JUNE	$1.88B	$2.09B	-10%
JULY	$1.37B	$1.63B	-16%
YTD	$10.73B	$11.5B	-7%

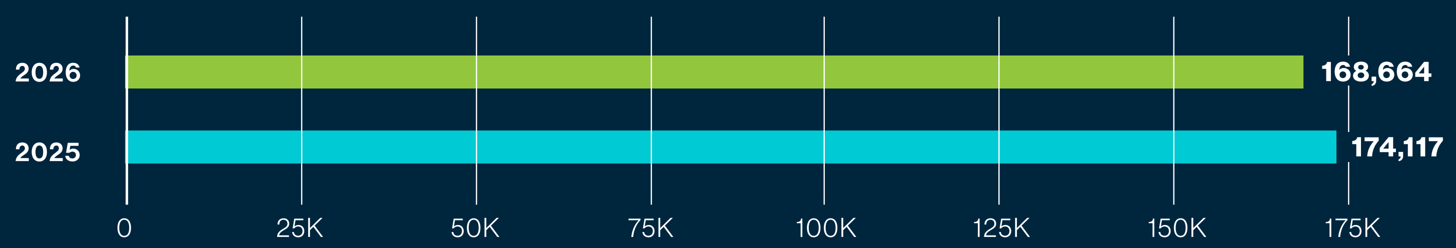
MONTHLY POLICY COUNT BREAKDOWN

	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%
JULY	168,664	-3%	$8,110	-13%
YTD	1,151,291	12%	$9,317	-17%

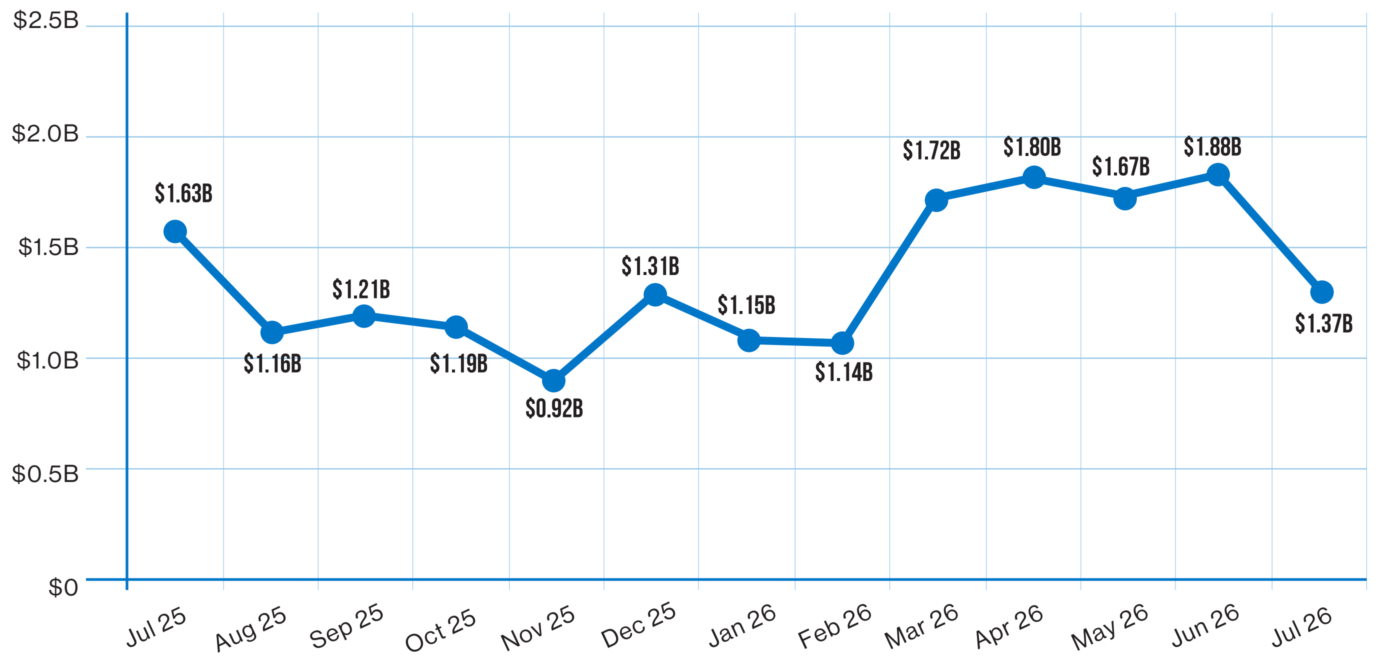
** NOTE: The YOY Percent of Change are calculated as a comparison between the respective months in 2026 and 2025.*

PREMIUM & POLICY COUNT | YoY COMPARISON

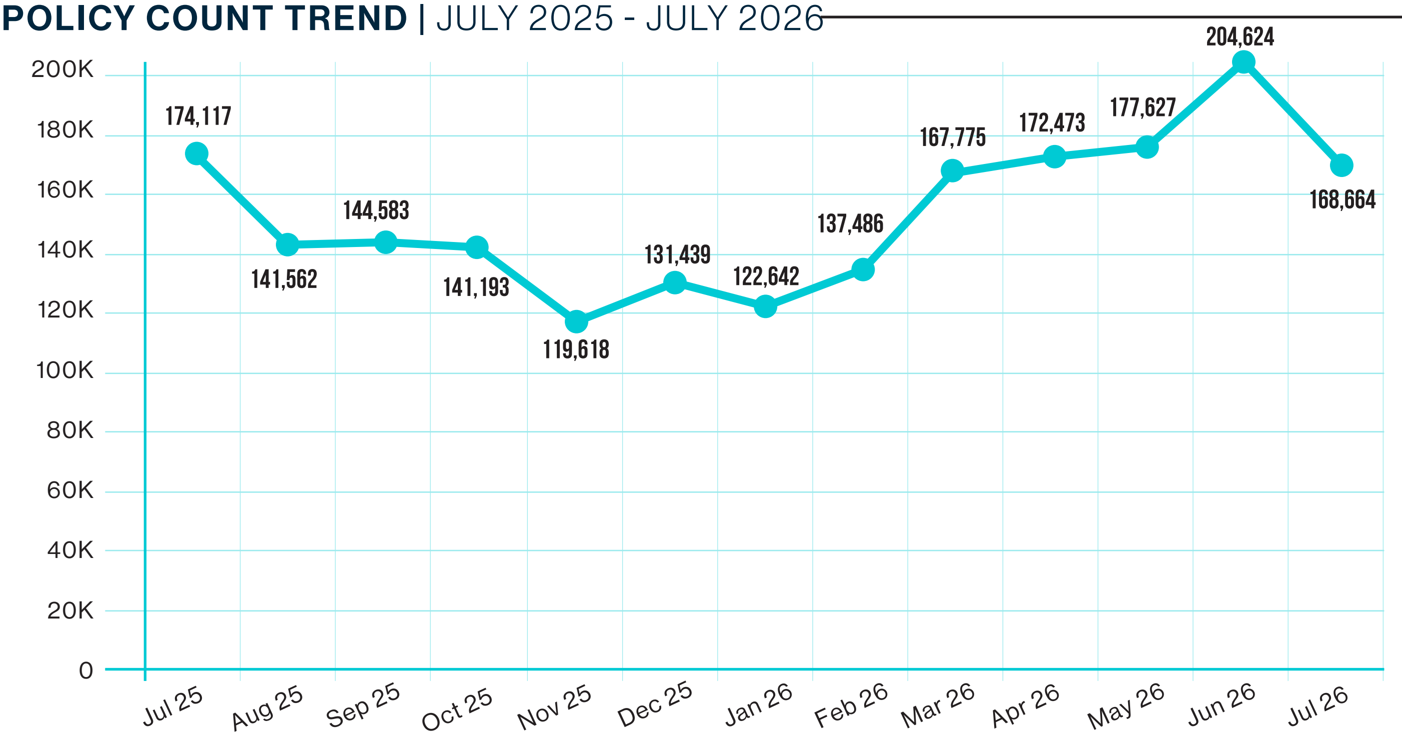




PREMIUM TREND | JULY 2025 - JULY 2026

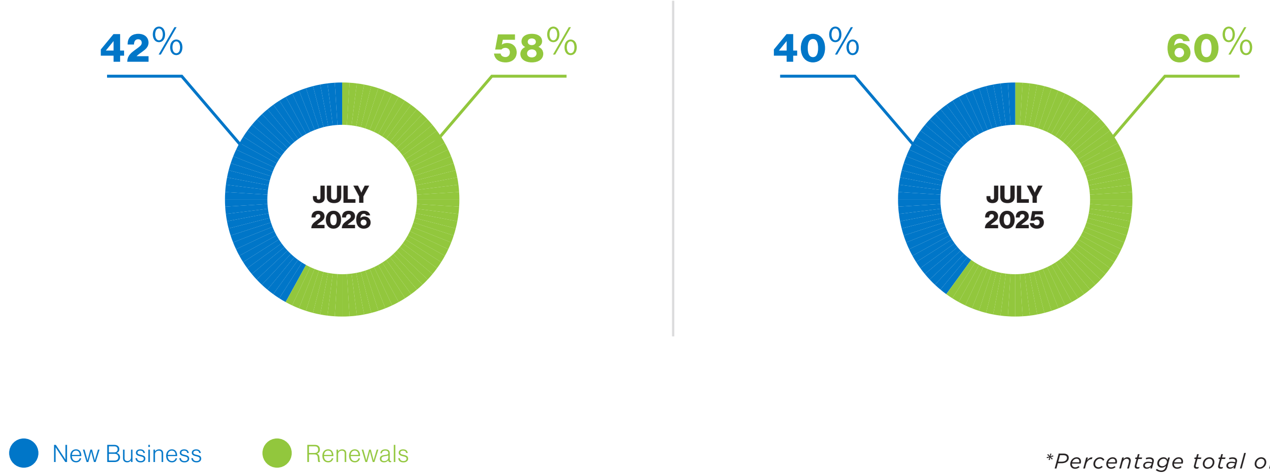


POLICY COUNT TREND | JULY 2025 - JULY 2026



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

NEW BUSINESS AND RENEWALS | JULY 2026 VS. JULY 2025



**Percentage total of policy count.*

TOP 10 LINES OF BUSINESS | JULY 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	$428.78M	-24%	31,626	-9%	$13,558	-16%
2	COMMERCIAL GENERAL LIABILITY	$198.21M	-8%	19,728	-4%	$10,047	-4%
3	EXCESS COMMERCIAL GENERAL LIABILITY	$111.16M	-22%	3,431	-7%	$32,399	-16%
4	HOMEOWNERS-HO-3	$78.03M	-24%	19,528	-12%	$3,996	-13%
5	COMMERCIAL PACKAGE	$61.02M	-2%	8,911	8%	$6,848	-10%
6	MISCELLANEOUS E&O LIABILITY	$37.20M	43%	1,918	2%	$19,396	40%
7	MISCELLANEOUS LIABILITY	$31.57M	157%	617	29%	$51,160	99%
8	CYBER LIABILITY	$30.88M	-7%	2,855	-7%	$10,816	-0.1%
9	BUILDERS RISK - COMMERCIAL	$27.87M	-37%	1,229	115%	$22,674	-71%
10	FLOOD - PERSONAL	$23.32M	42%	19,802	43%	$1,178	-1%

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

TOP 10 INSURERS | JULY 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	**UNDERWRITERS AT LLOYD'S, LONDON**	**$268.08M**	-20%	36,970	-1%	22%
2	**NATIONAL FIRE AND MARINE INSURANCE COMPANY**	**$38.33M**	-9%	4,214	-30%	2%
3	**MS TRANSVERSE SPECIALTY INSURANCE COMPANY**	**$35.60M**	-41%	8,222	20%	5%
4	**LEXINGTON INSURANCE COMPANY**	**$34.32M**	-21%	794	-31%	0.5%
5	**WESTCHESTER SURPLUS LINES INSURANCE COMPANY**	**$32.13M**	-14%	2,625	-1%	2%
6	**EVANSTON INSURANCE COMPANY**	**$28.14M**	-18%	5,663	-14%	3%
7	**OTHER CAPTIVE/NON-ADMITTED INSURERS**	**$27.26M**	509%	46	77%	0.03%
8	**SCOTTSDALE INSURANCE COMPANY**	**$26.05M**	-35%	4,787	-8%	3%
9	**KINSALE INSURANCE COMPANY**	**$25.47M**	-10%	1,768	3%	1%
10	**AXIS SURPLUS INSURANCE COMPANY**	**$19.63M**	-21%	439	-43%	0.3%

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

FLORIDA SURPLUS LINES SERVICE OFFICE
1441 MACLAY COMMERCE DRIVE
TALLAHASSEE, FL 32312
800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM