FLORIDA SURPLUS LINES SERVICE OFFICE

# FL PREMIUM REPORT

*A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET*

## AUGUST 2026

## MONTHLY PREMIUM BREAKDOWN

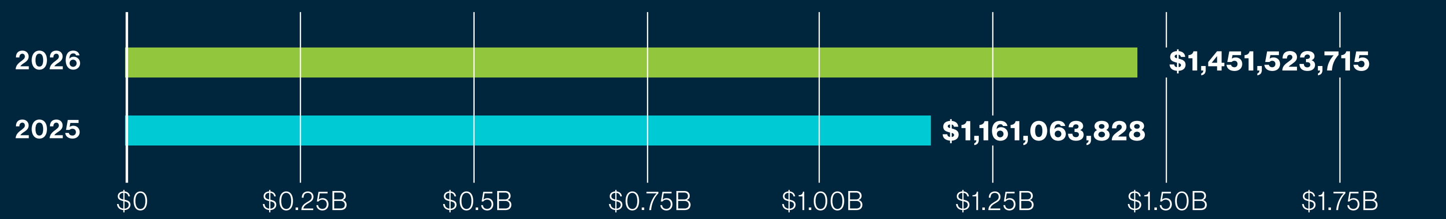
| | 2026 | 2025 | YoY % Change* |
|---|---|---|---|
| **JANUARY** | **$1.15B** | $1.36B | -16% |
| **FEBRUARY** | **$1.14B** | $1.14B | -0.4% |
| **MARCH** | **$1.72B** | $1.47B | 17% |
| **APRIL** | **$1.80B** | $1.96B | -8% |
| **MAY** | **$1.67B** | $1.89B | -11% |
| **JUNE** | **$1.88B** | $2.09B | -10% |
| **JULY** | **$1.37B** | $1.63B | -16% |
| **AUGUST** | **$1.45B** | $1.16B | 25% |
| **YTD** | **$12.18B** | **$12.71B** | **-4%** |

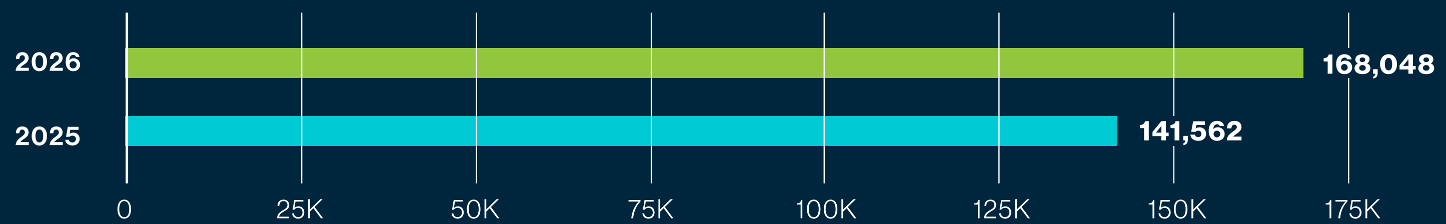
## MONTHLY POLICY COUNT BREAKDOWN

| | 2026 | YoY % Change* | Average Cost Per Policy | YoY % Change* |
|---|---|---|---|---|
| **JANUARY** | **122,642** | -4% | $9,352 | -12% |
| **FEBRUARY** | **137,486** | 10% | $8,277 | -9% |
| **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% |
| **AUGUST** | **168,048** | 19% | $8,638 | 5% |
| **YTD** | **1,319,339** | **13%** | **$9,231** | **-15%** |

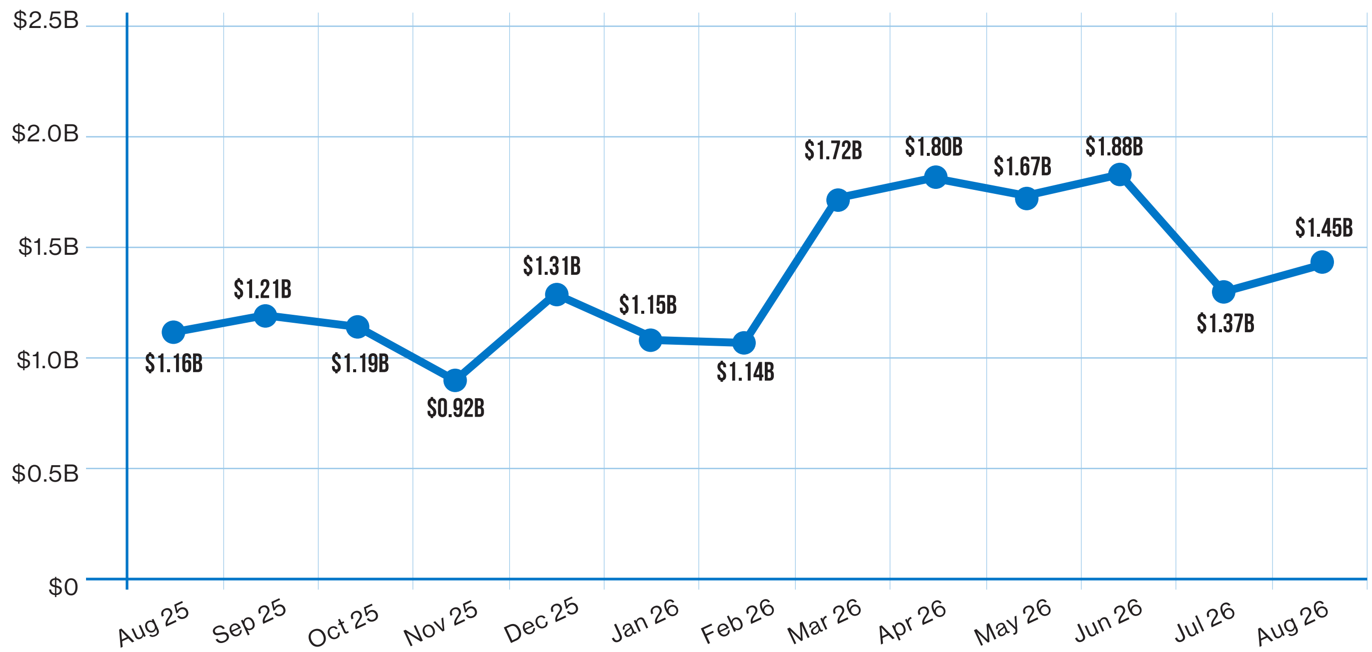
** NOTE: The YOY Percent of Change are calculated as a comparison between the respective months in 2026 and 2025.*

## PREMIUM & POLICY COUNT | YoY COMPARISON

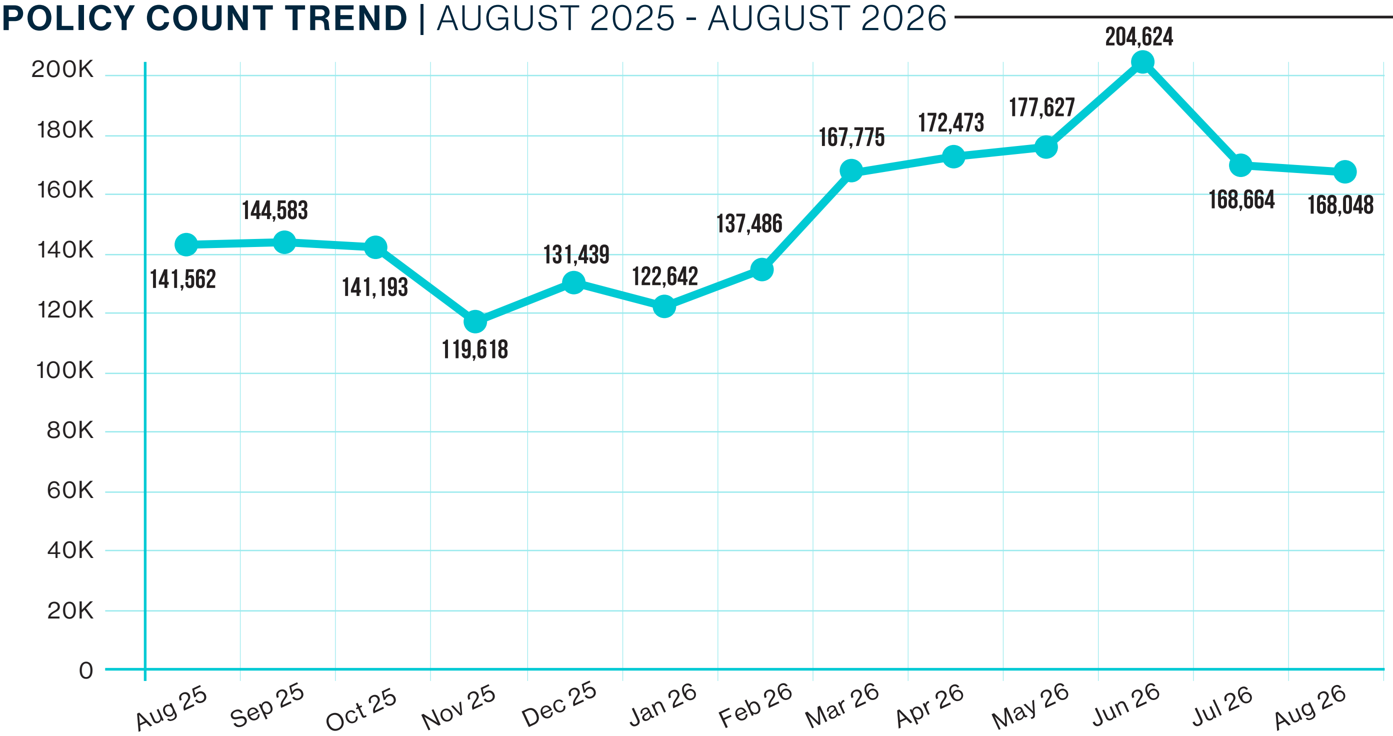


## **PREMIUM TREND** | AUGUST 2025 - AUGUST 2026

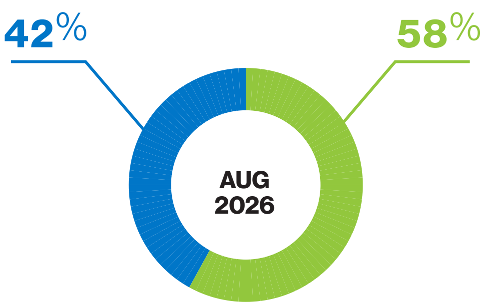


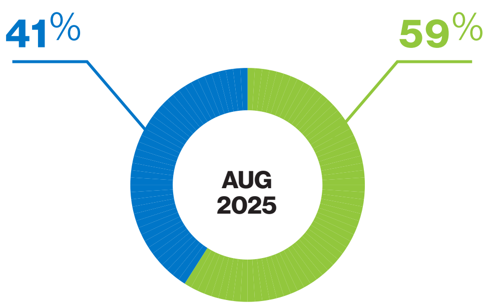

## **POLICY COUNT TREND** | AUGUST 2025 - AUGUST 2026




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

## NEW BUSINESS AND RENEWALS | AUGUST 2026 VS. AUGUST 2025




New Business    Renewals

**Percentage total of policy count.*

## TOP 10 LINES OF BUSINESS | AUGUST 2026

| Rank | Coverage | Premium | YoY % Change* | Policy Count | YoY % Change* | Avg. Cost Per Policy | YoY % Change* |
|---|---|---|---|---|---|---|---|
| 1 | COMMERCIAL PROPERTY | $545.72M | 62% | 36,573 | 43% | $14,921 | 13% |
| 2 | COMMERCIAL GENERAL LIABILITY | $201.45M | 5% | 20,379 | -0.2% | $9,885 | 5% |
| 3 | EXCESS COMMERCIAL GENERAL LIABILITY | $149.51M | 65% | 3,639 | 12% | $41,085 | 47% |
| 4 | HOMEOWNERS-HO-3 | $63.53M | -9% | 20,507 | 35% | $3,098 | -32% |
| 5 | COMMERCIAL PACKAGE | $51.86M | -20% | 8,577 | 5% | $6,046 | -24% |
| 6 | MISCELLANEOUS E&O LIABILITY | $34.93M | 43% | 2,038 | 16% | $17,137 | 23% |
| 7 | CYBER LIABILITY | $31.27M | 70% | 2,464 | 18% | $12,689 | 44% |
| 8 | MISCELLANEOUS LIABILITY | $28.99M | -4% | 652 | -31% | $44,459 | 39% |
| 9 | BUILDERS RISK - COMMERCIAL | $26.84M | -26% | 1,180 | 57% | $22,749 | -53% |
| 10 | COMMERCIAL UMBRELLA LIABILITY | $20.98M | 5% | 1,002 | 12% | $20,942 | -6% |

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

## TOP 10 INSURERS | AUGUST 2026

| Rank | Insurer | Premium | YoY % Change* | Policy Count | YoY % Change* | % of Total Policy Count |
|---|---|---|---|---|---|---|
| 1 | **UNDERWRITERS AT LLOYD'S, LONDON** | **$245.41M** | 30% | 39,543 | 31% | 24% |
| 2 | **PALMS INSURANCE COMPANY LTD.** | **$173.75M** | 27,787% | 49 | 4% | 0.03% |
| 3 | **NATIONAL FIRE AND MARINE INSURANCE COMPANY** | **$40.56M** | 11% | 4,046 | -10% | 2% |
| 4 | **AIG SPECIALTY INSURANCE COMPANY** | **$34.84M** | 288% | 1,278 | 2,182% | 1% |
| 5 | **MS TRANSVERSE SPECIALTY INSURANCE COMPANY** | **$32.41M** | -14% | 7,388 | 137% | 4% |
| 6 | **OTHER CAPTIVE/NON-ADMITTED INSURERS** | **$29.78M** | 274% | 68 | 209% | 0.04% |
| 7 | **EVANSTON INSURANCE COMPANY** | **$24.52M** | -1% | 5,945 | 4% | 4% |
| 8 | **KINSALE INSURANCE COMPANY** | **$23.57M** | 0.4% | 1,759 | 15% | 1% |
| 9 | **WESTCHESTER SURPLUS LINES INSURANCE COMPANY** | **$23.46M** | -8% | 2,629 | 16% | 2% |
| 10 | **SCOTTSDALE INSURANCE COMPANY** | **$23.07M** | -6% | 5,406 | 17% | 3% |

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

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