FLORIDA SURPLUS LINES SERVICE OFFICE

FL PREMIUM REPORT

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

OCTOBER 2026

MONTHLY PREMIUM BREAKDOWN

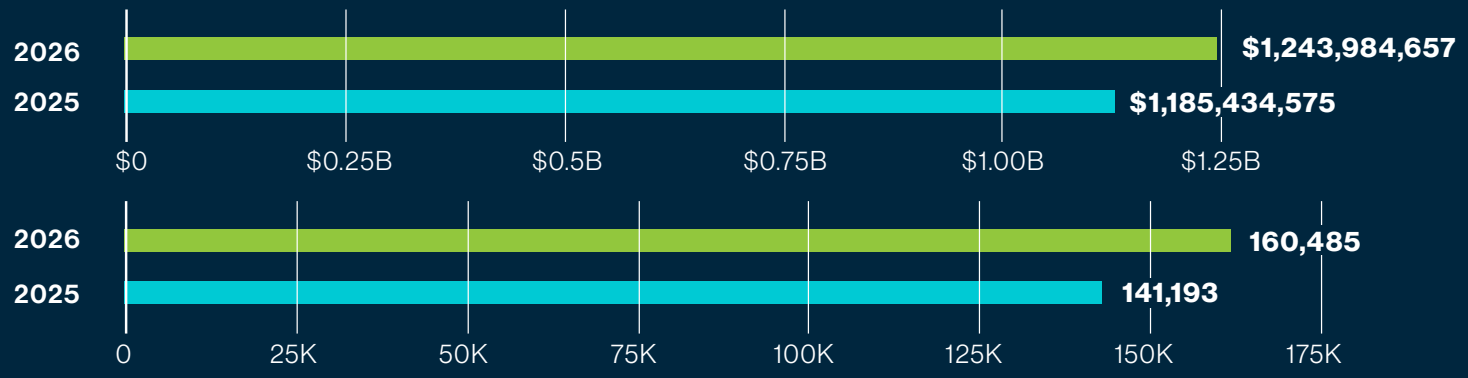
	2026	2025	YoY % Change*
JANUARY	$1.15B	$1.36B	-16%
FEBRUARY	$1.14B	$1.14B	-0.4%
MARCH	$1.72B	$1.47B	17%
APRIL	$1.80B	$1.96B	-8%
MAY	$1.67B	$1.89B	-11%
JUNE	$1.88B	$2.09B	-10%
JULY	$1.37B	$1.63B	-16%
AUGUST	$1.45B	$1.16B	25%
SEPTEMBER	$1.06B	$1.21B	-12%
OCTOBER	$1.24B	$1.19B	5%
YTD	$14.48B	$15.10B	-4%

MONTHLY POLICY COUNT BREAKDOWN

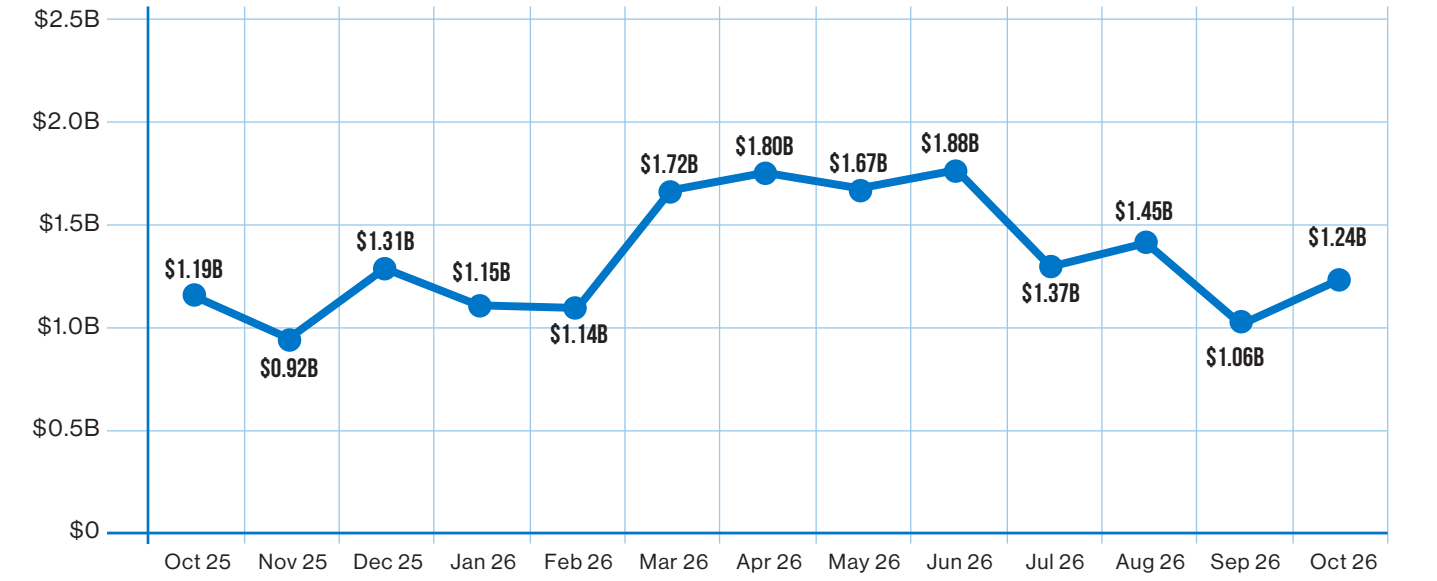
	2026	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	122,642	-4%	$9,352	-12%
FEBRUARY	137,486	10%	$8,277	-9%
MARCH	167,775	28%	$10,249	-8%
APRIL	172,473	19%	$10,455	-23%
MAY	177,627	17%	$9,427	-24%
JUNE	204,624	18%	$9,173	-24%
JULY	168,664	-3%	$8,110	-13%
AUGUST	168,048	19%	$8,638	5%
SEPTEMBER	166,778	15%	$6,370	-24%
OCTOBER	160,485	14%	$7,751	-8%
YTD	1,646,602	13%	$8,797	-15%

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

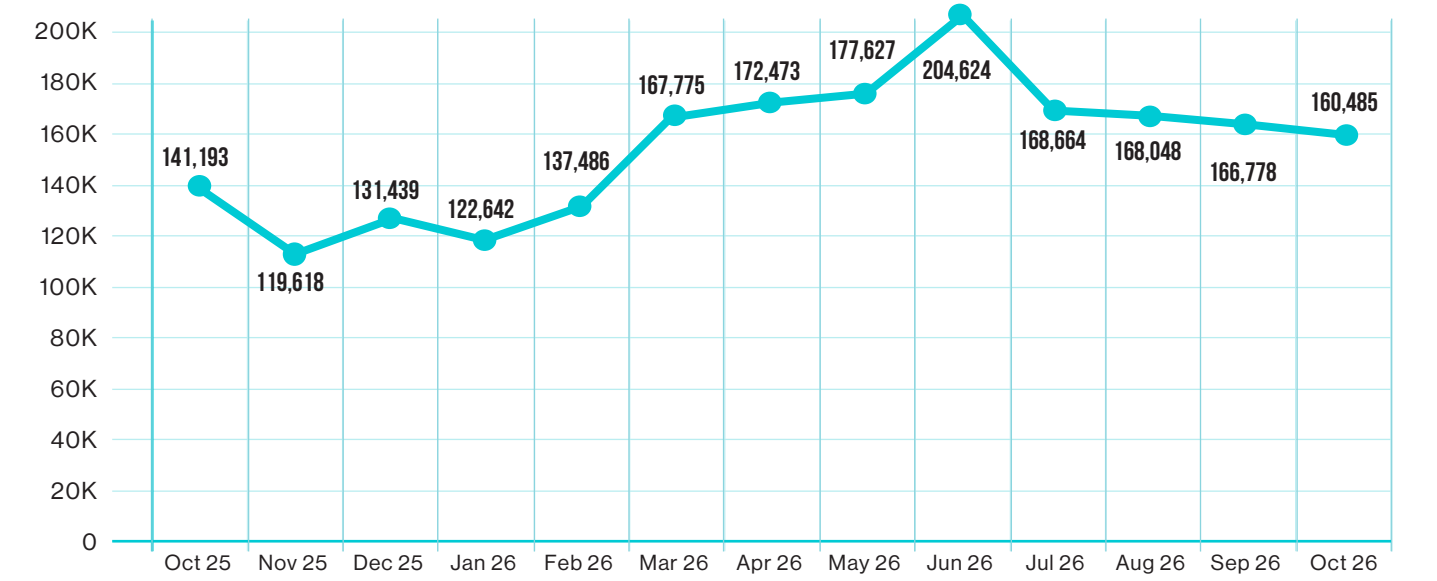
PREMIUM & POLICY COUNT | YoY COMPARISON



PREMIUM TREND | OCTOBER 2025 - OCTOBER 2026

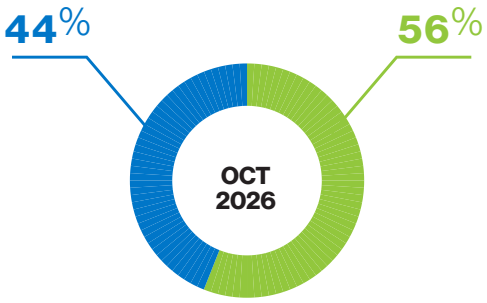


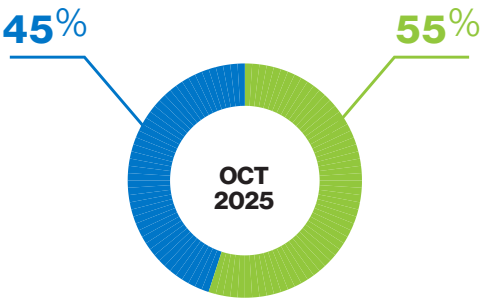
POLICY COUNT TREND | OCTOBER 2025 - OCTOBER 2026



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

NEW BUSINESS AND RENEWALS | OCTOBER 2026 VS. OCTOBER 2025





New Business Renewals

Percentage total of policy count.

TOP 10 LINES OF BUSINESS | OCTOBER 2026

Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Avg. Cost Per Policy	YoY % Change*
1	COMMERCIAL GENERAL LIABILITY	$239.14M	9%	21,097	-3%	$11,335	13%
2	COMMERCIAL PROPERTY	$216.64M	-16%	29,371	31%	$7,376	-36%
3	EXCESS COMMERCIAL GENERAL LIABILITY	$188.58M	39%	3,720	5%	$50,694	32%
4	HOMEOWNERS-HO-3	$59.02M	1%	17,963	72%	$3,286	-41%
5	COMMERCIAL PACKAGE	$51.50M	-22%	8,759	3%	$5,880	-24%
6	MISCELLANEOUS E&O LIABILITY	$41.11M	33%	2,201	19%	$18,676	11%
7	COMMERCIAL UMBRELLA LIABILITY	$29.04M	37%	1,147	53%	$25,320	-10%
8	BUILDERS RISK - COMMERCIAL	$28.03M	-35%	1,351	65%	$20,744	-61%
9	CYBER LIABILITY	$27.14M	3%	2,587	-4%	$10,491	6%
10	HOSPITAL PROFESSIONAL LIABILITY	$24.14M	30%	21	62%	$1,149,708	-19%

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

TOP 10 INSURERS | OCTOBER 2026

Rank	Insurer	Premium	YoY % Change*	Policy Count	YoY % Change*	% of Total Policy Count
1	UNDERWRITERS AT LLOYD'S, LONDON	$188.08M	8%	35,778	36%	22%
2	OTHER CAPTIVE/NON-ADMITTED INSURERS	$97.84M	177%	75	-4%	0.05%
3	EVANSTON INSURANCE COMPANY	$32.89M	-9%	5,942	-6%	4%
4	NATIONAL FIRE AND MARINE INSURANCE COMPANY	$29.89M	-3%	3,636	-9%	2%
5	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	$27.32M	-29%	7,321	16%	5%
6	KINSALE INSURANCE COMPANY	$22.43M	-10%	1,988	14%	1%
7	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	$22.27M	-16%	2,456	-4%	2%
8	SCOTTSDALE INSURANCE COMPANY	$21.93M	-17%	5,316	-8%	3%
9	AIG SPECIALTY INSURANCE COMPANY	$20.87M	38%	767	105%	0.5%
10	LEXINGTON INSURANCE COMPANY	$20.81M	-0.2%	569	30%	0.4%

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

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