FLORIDA SURPLUS LINES SERVICE OFFICE FLPREMUM REPORT A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

APRIL 2025

MONTHLY PREMIUM BREAKDOWN

PREMIUM								
	2025	YoY % Change*						
JANUARY	\$1,362,673,373	9%						
FEBRUARY	\$1,142,751,345	-10%						
MARCH	\$1,470,912,172	7%						
APRIL	\$1,961,471,936	-1%						

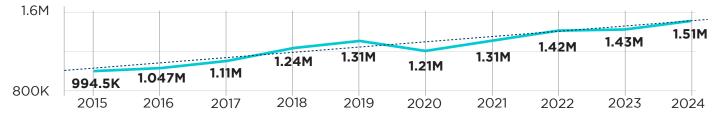
MONTHLY POLICY COUNT BREAKDOWN

POLICY COUNT								
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*				
JANUARY	127,869	22%	\$10,657	10%				
FEBRUARY	125,479	-1%	\$9,107	-9%				
MARCH	131,543	4%	\$11,182	3%				
APRIL	145,044	1%	\$13,523	-2%				

*Percentage of change based on same reporting period in 2024 and 2025.

PREMIUM | 10-YEAR TREND \$18B \$14.05B \$9.52B \$17.02B \$12B \$7.56B \$15.40B \$6.67B \$5.82B \$5.25B \$4.95B \$4.93B \$6B \$0B 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024

POLICY COUNT | 10-YEAR TREND

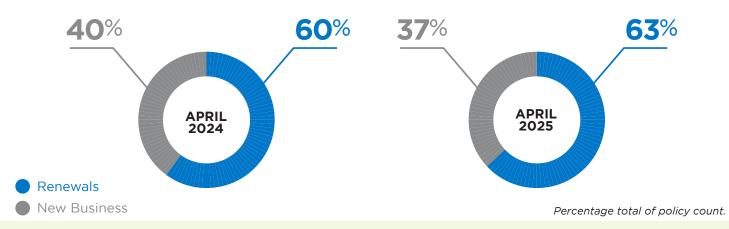


© 2025, Florida Surplus Lines Service Office. All Rights Reserved. Any reproduction, distribution, transmission, publication, or use requires the prior written permission of the Florida Surplus Lines Service Office.



FLORIDA SURPLUS LINES SERVICE OFFICE 1441 MACLAY COMMERCE DRIVE, SUITE 200 TALLAHASSEE, FL 32312 800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM

NEW BUSINESS AND RENEWALS | APRIL 24 VS. APRIL 25



TOP 10 LINES OF BUSINESS | APRIL

PREMIUM									
Rank	Coverage	Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*		
1	COMMERCIAL PROPERTY	\$884.2M	-6%	26,006	1%	\$34,000	-7%		
2	COMMERCIAL GENERAL LIABILITY	\$258.4M	-1%	21,553	-5%	\$11,989	4%		
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$145.1M	27%	3,525	2%	\$41,162	24%		
4	COMMERCIAL PACKAGE	\$82.1M	-22%	9,006	-5%	\$9,118	-18%		
5	HOMEOWNERS - HO-3	\$64.5M	1%	12,528	29%	\$5,146	-22%		
6	WINDSTORM AND/OR HAIL - COMMERCIAL	\$51.3M	-6%	1,908	23%	\$26,906	-23%		
7	CYBER LIABILITY	\$47.3M	77%	2,482	-5%	\$19,057	86%		
8	BUILDERS RISK - COMMERCIAL	\$38.1M	-31%	570	39%	\$66,885	-50%		
9	COMMERCIAL UMBRELLA LIABILITY	\$37.0M	56%	759	15%	\$48,812	35%		
10	MISCELLANEOUS E&O LIABILITY	\$32.9M	17%	2,143	15%	\$15,360	2%		

* NOTE: The YOY Percent of Change are calculated as a comparison between APRIL 2025 and APRIL 2024.

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

© 2025, Florida Surplus Lines Service Office. All Rights Reserved. Any reproduction, distribution, transmission, publication, or use requires the prior written permission of the Florida Surplus Lines Service Office.



FLORIDA SURPLUS LINES SERVICE OFFICE 1441 MACLAY COMMERCE DRIVE, SUITE 200 TALLAHASSEE, FL 32312 800.562.4496 | WWW.FSLSO.COM | INFO@FSLSO.COM