MARKET INTELLIGENCE JOURNAL

Surplus Lines Reporting

All 15 stamping offices in one place

FLORIDA — YTD 2026

Source: FSLSO · Last scraped August 05, 2026 at 02:47 PM

FLORIDA'S ENGINE

Commercial Property alone accounts for 35% of Florida's $10.7B surplus lines market ($3.79B) — Florida remains fundamentally a property-risk story.

GEOGRAPHY

South Florida dominates: Miami-Dade, Palm Beach, Broward together hold **44%** of state premium ($4.71B) across 68 reporting counties.

TOP INSURER

Underwriters At Lloyd'S, London writes the most Florida surplus lines premium — $1.97B, or 18% of the market — ahead of 269 other active insurers.

$10.73B TOTAL PREMIUM YTD 2026	1,151,291 TOTAL POLICIES YTD 2026
112 COVERAGE CODES	270 ACTIVE INSURERS
68 COUNTIES	

Year-over-Year Growth

History is still building — FSLSO only publishes a current year-to-date snapshot, so each scrape saves a copy for future comparison. We've been saving snapshots since July 2026 (2 so far). The first year-over-year comparison will be available in **July 2027**.

Market Summary

Florida Surplus Lines Market

YTD 2026 · Source: FSLSO

$10.7B	1,151,291	112	270
Total Premium	Total Policies	Coverage Codes	Active Insurers

Largest Coverage	Largest Insurer	Largest County
Commercial Property	Underwriters At Lloyd'S, London	Miami-Dade

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