MARKET INTELLIGENCE JOURNAL

Surplus Lines Reporting

All 15 stamping offices in one place

LINES OF BUSINESS ACROSS STATES

Sources: FSLSO, ELANY, SLACAL · Texas excluded — SLTX publishes no coverage breakdown

> Each state groups coverage differently — Florida uses 112 coverage codes, New York 14 coverage lines. To compare apples to apples, we sorted every category into a handful of broad buckets; anything that didn't fit lands in "Other / Specialty" rather than being dropped. Periods: Florida YTD 2026 · New York latest ELANY year-to-date report, scraped August 05, 2026. California's stamping office currently publishes only whole-market monthly totals (no per-line split), so it appears in the growth section below instead of the bucket table.

Broad Coverage Buckets — Florida vs New York

COVERAGE BUCKET	FLORIDA	SHARE OF FL	NEW YORK	SHARE OF NY
Property e.g. commercial property · commercial package · homeowners-ho-3	$6,086,446,160 37 categories	56.7%	$1,807,391,833 4 categories	34.3%
General Liability & Umbrella e.g. commercial general liability · excess commercial general liability · commercial umbrella liability	$3,104,728,149 15 categories	28.9%	$2,683,677,676 2 categories	50.9%
Professional & Management Liability e.g. miscellaneous e&o liability · cyber liability · miscellaneous medical professionals	$864,136,726 18 categories	8.1%	$477,619,564 2 categories	9.1%
Marine & Aviation e.g. inland marine - commercial · personal & pleasure boats & yachts · ocean marine-hull and/or protection & indemnity	$262,719,398 17 categories	2.4%	$141,355,912 1 category	2.7%

COVERAGE BUCKET	FLORIDA	SHARE OF FL	NEW YORK	SHARE OF NY
Auto & Trucking e.g. commercial auto liability · dealers open lot · garage liability	$272,860,950 9 categories	2.5%	$75,220,058 1 category	1.4%
Other / Specialty e.g. surety · terrorism · credit insurance	$107,732,689 14 categories	1.0%	$82,353,465 3 categories	1.6%
Health & Accident e.g. accident & health · travel accident	$28,382,691 2 categories	0.3%	$3,366,364 1 category	0.1%

Buckets are keyword-based groupings of each state's own category names — a practical view, not an official classification.

California — Market Growth vs Same Period Last Year

SLACAL doesn't break its prior-year comparison out by line of business, so these figures cover the whole California surplus lines market (trailing 12 months vs the same period last year).

$23.7B LAST 12 MONTHS all policy types	**$23.0B** SAME PERIOD LAST YEAR same 12 months
+3.0% YEAR-OVER-YEAR market-wide change	

	MONTH	PREMIUM	SAME PERIOD LAST YEAR	CHANGE
Fastest growing	2025-12	$2,649,082,919	$1,926,570,436	+37.5%
	2025-10	$1,990,565,794	$1,800,190,572	+10.6%
	2025-8	$2,126,888,206	$1,950,104,286	+9.1%

	MONTH	PREMIUM	SAME PERIOD LAST YEAR	CHANGE
Weakest	2026-4	$2,016,787,453	$2,312,211,868	-12.8%
	2026-3	$1,680,877,418	$1,828,674,232	-8.1%
	2026-6	$1,896,710,606	$2,009,520,826	-5.6%