



JANUARY 2025

MONTHLY PREMIUM BREAKDOWN

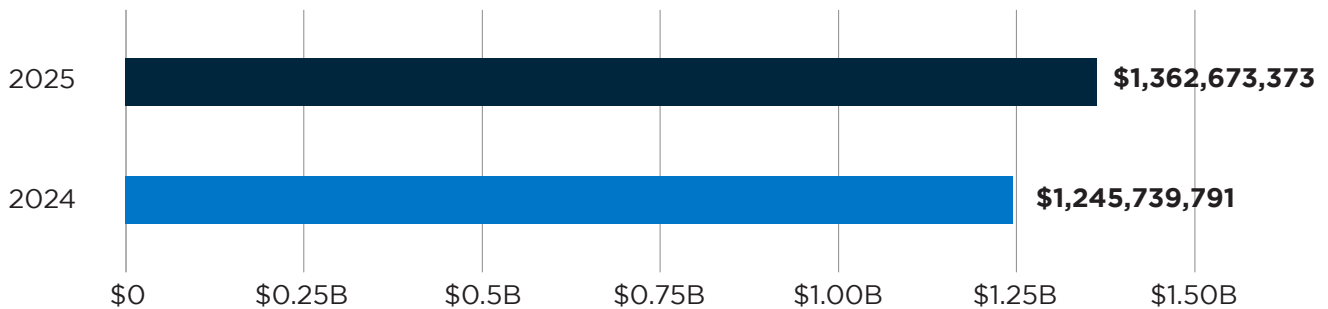
	PREMIUM	
	2025	YoY % Change*
JANUARY	\$1,362,673,373	9%

MONTHLY POLICY COUNT BREAKDOWN

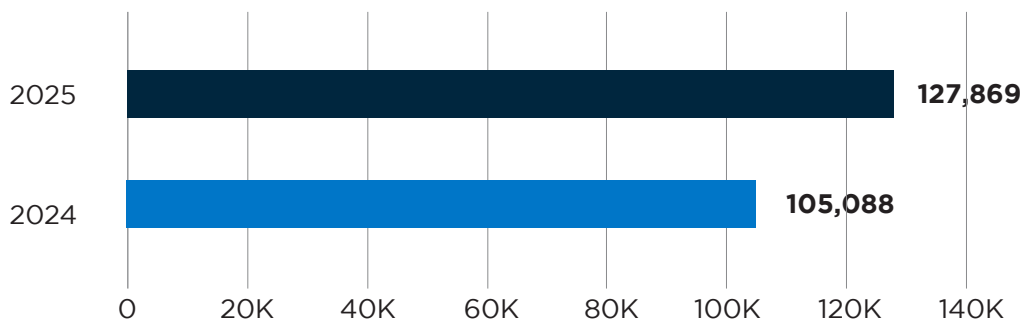
	POLICY COUNT			
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	127,869	22%	\$10,657	-10%

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

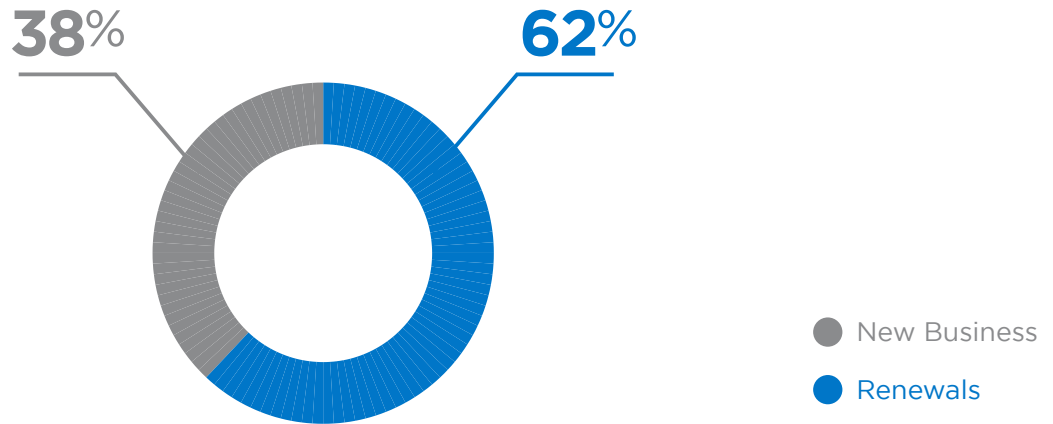
PREMIUM COMPARISON 2025 VS. 2024



POLICY COMPARISON 2025 VS. 2024



NEW BUSINESS AND RENEWALS



TOP 10 LINES OF BUSINESS | JANUARY

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$443.6M	-5%	24,807	39%	\$17,883	-32%
2	COMMERCIAL GENERAL LIABILITY	\$251.3M	39%	20,081	14%	\$12,513	22%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$109.2M	44%	3,312	34%	\$32,985	8%
4	COMMERCIAL PACKAGE	\$78.8M	4%	7,631	8%	\$10,331	-4%
5	MISCELLANEOUS E&O LIABILITY	\$45.1M	69%	2,031	48%	\$22,195	14%
6	HOMEOWNERS - HO-3	\$38.4M	-4%	7,003	13%	\$5,479	-15%
7	BUILDERS RISK - COMMERCIAL	\$29.2M	-42%	545	-2%	\$53,665	-41%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$28.8M	-3%	1,522	99%	\$18,906	-51%
9	COMMERCIAL UMBRELLA LIABILITY	\$24.2M	19%	1,028	75%	\$23,495	-32%
10	CYBER LIABILITY	\$22.2M	3%	2,345	26%	\$9,462	-19%

* NOTE: The YOY Percent of Change are calculated as a comparison between JANUARY 2025 and JANUARY 2024. Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.