ELPREMIUM REPURIS

A MONTHLY SNAPSHOT OF THE FLORIDA SURPLUS LINES MARKET

MARCH 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% | | | | |
| 1Q25 | \$3,976,336,890 | 2% | | | | |

MONTHLY POLICY COUNT BREAKDOWN

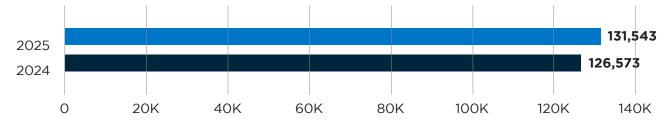
| POLICY COUNT | | | | | | |
|--------------|---------|------------------|----------------------------|------------------|--|--|
| | 2025 | YoY % Change* | Average Cost Per Policy | YoY % Change* | | |
| JANUARY | 127,869 | 22% | \$10,657 | 10% | | |
| FEBRUARY | 125,479 | -1% | \$9,107 | -9% | | |
| MARCH | 131,543 | 4% | \$11,182 | 3% | | |
| 1Q25 | 384,891 | 7% | \$10,331 | -5% | | |

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

PREMIUM COMPARISON | MARCH 2025 VS. MARCH 2024

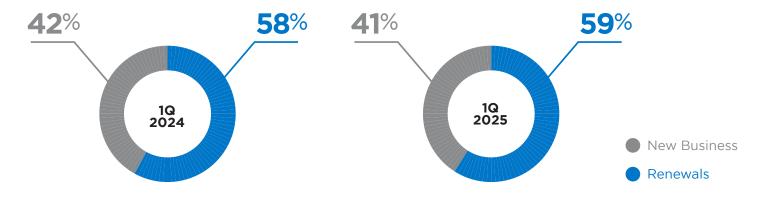


POLICY COMPARISON | MARCH 2025 VS. MARCH 2024





NEW BUSINESS AND RENEWALS | 1Q24 VS. 1Q25



TOP 10 LINES OF BUSINESS | MARCH

| Rank Coverage Premium YoY % Policy YoY % Average Cost YoY % Change* Count Change* Per Policy Change* | | | | | | | |
|--------------------------------------------------------------------------------------------------------|---------------------------------------|----------|------|--------|-----|----------|------|
| 1 | COMMERCIAL PROPERTY | \$512.1M | -1% | 20,820 | 17% | \$24,596 | -15% |
| 2 | COMMERCIAL GENERAL LIABILITY | \$267.4M | 28% | 20,903 | 4% | \$12,791 | 24% |
| 3 | EXCESS COMMERCIAL GENERAL LIABILITY | \$125.4M | 23% | 3,128 | 8% | \$40,100 | 13% |
| 4 | COMMERCIAL PACKAGE | \$64.9M | -21% | 7,795 | -5% | \$8,325 | -17% |
| 5 | HOMEOWNERS - HO-3 | \$51.5M | -4% | 8,021 | -1% | \$6,415 | -4% |
| 6 | CYBER LIABILITY | \$33.1M | 94% | 2,409 | 18% | \$13,750 | 64% |
| 7 | BUILDERS RISK - COMMERCIAL | \$33.1M | 89% | 550 | 10% | \$60,123 | 71% |
| 8 | MISCELLANEOUS E&O LIABILITY | \$32.2M | 33% | 1,749 | 6% | \$18,390 | 26% |
| 9 | WINDSTORM AND/OR HAIL - COMMERCIAL | \$26.3M | -35% | 1,290 | 35% | \$20,388 | -52% |
| 10 | HOMEOWNERS - HO-5 | \$24.4M | 53% | 777 | 42% | \$31,391 | 8% |

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



TOP 10 LINES OF BUSINESS | 1Q25

| PREMIUM | | | | | | | |
|---------|---------------------------------------|----------|------------------|-----------------|------------------|----------------------------|------------------|
| Rank | Coverage | Premium | YoY % Change* | Policy Count | YoY % Change* | Average Cost Per Policy | YoY % Change* |
| 1 | COMMERCIAL PROPERTY | \$1.3B | -5% | 65,960 | 23% | \$20,184 | -23% |
| 2 | COMMERCIAL GENERAL LIABILITY | \$713.5M | 17% | 61,554 | 5% | \$11,592 | 11% |
| 3 | EXCESS COMMERCIAL GENERAL LIABILITY | \$332.3M | 16% | 9,382 | 11% | \$35,423 | 4% |
| 4 | COMMERCIAL PACKAGE | \$202.3M | -13% | 23,523 | 0.3% | \$8,598 | -13% |
| 5 | HOMEOWNERS - HO-3 | \$129.9M | -3% | 20,728 | -3% | \$6,269 | 1% |
| 6 | MISCELLANEOUS E&O LIABILITY | \$101.8M | 29% | 5,605 | 19% | \$18,163 | 9% |
| 7 | BUILDERS RISK - COMMERCIAL | \$96.7M | -15% | 1,652 | 6% | \$58,521 | -20% |
| 8 | WINDSTORM AND/OR HAIL - COMMERCIAL | \$80.8M | -25% | 4,243 | 55% | \$19,051 | -52% |
| 9 | CYBER LIABILITY | \$72.1M | -1% | 7,059 | 17% | \$10,213 | -15% |
| 10 | COMMERCIAL UMBRELLA LIABILITY | \$54.4M | -6% | 2,160 | 21% | \$25,163 | -23% |

^{*} NOTE: The YOY Percent of Change are calculated as a comparison between 1Q 2025 and 1Q 2024. Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.