Colorado

2025 1st Quarter Report





This report provides a summary of the premiums, policies, and transaction counts processed by the Florida Surplus Lines Service Office through the Surplus Lines Automation Suite (SLAS) for Colorado. Through careful data collection and analysis, we strive to uphold a strong record of public service. This document provides a high-level overview of surplus lines activity from the first quarter of 2025 highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

PREMIUM	POLICY COUNT	AVG. POLICY COST
\$69.1 MILLION	3,130	\$22,062
\$115.2 MILLION	6,949	\$16,579
\$245.3 MILLION	12,295	\$19,948
\$429.6 MILLION	22,374	\$19,197
	\$69.1 MILLION \$115.2 MILLION \$245.3 MILLION	\$69.1 MILLION 3,130 \$115.2 MILLION 6,949 \$245.3 MILLION 12,295

TAXES

\$12.9 MILLION

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$102.1 MILLION	1,984	\$51,462
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$80.3 MILLION	1,657	\$48,443
3	COMMERCIAL GENERAL LIABILITY	\$73.8 MILLION	6,339	\$11,650
4	COMMERCIAL PACKAGE	\$25.6 MILLION	2,181	\$11,748
5	CYBER LIABILITY	\$19.4 MILLION	1,799	\$10,794
6	MISCELLANEOUS E&O LIABILITY	\$18.5 MILLION	1,197	\$15,442
7	POLLUTION & ENVIRONMENT LIABILITY	\$15.3 MILLION	484	\$31,568
8	BUILDERS RISK - COMMERCIAL	\$8.2 MILLION	118	\$69,658
9	COMMERCIAL AUTO EXCESS LIABILITY	\$7.6 MILLION	119	\$63,481
10	HOMEOWNERS-HO-3	\$7.0 MILLION	823	\$8,498

TOP INSURERS BY PREMIUM

1 UNDERWRITERS AT LLOYD'S, LONDON \$56.6 MILLION 13.2% 3,293 14.7% 2 LEXINGTON INSURANCE COMPANY \$17.7 MILLION 4.1% 167 0.7% 3 EVANSTON INSURANCE COMPANY \$13.3 MILLION 3.1% 2,342 10.5% 4 UNITED SPECIALTY INSURANCE COMPANY \$11.6 MILLION 2.7% 139 0.6% 5 SCOTTSDALE INSURANCE COMPANY \$11.4 MILLION 2.7% 1,634 7.3% 6 ALLIED WORLD ASSURANCE COMPANY, INC \$11.1 MILLION 2.6% 45 0.2% 7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4% 10 ARCH SPECIALTY INSURANCE COMPANY \$9.3 MILLION 2.2% 348 1.6%	RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
3 EVANSTON INSURANCE COMPANY \$13.3 MILLION 3.1% 2,342 10.5% 4 UNITED SPECIALTY INSURANCE COMPANY \$11.6 MILLION 2.7% 139 0.6% 5 SCOTTSDALE INSURANCE COMPANY \$11.4 MILLION 2.7% 1,634 7.3% 6 ALLIED WORLD ASSURANCE COMPANY, INC \$11.1 MILLION 2.6% 45 0.2% 7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	1	UNDERWRITERS AT LLOYD'S, LONDON	\$56.6 MILLION	13.2%	3,293	14.7%
4 UNITED SPECIALTY INSURANCE COMPANY \$11.6 MILLION 2.7% 139 0.6% 5 SCOTTSDALE INSURANCE COMPANY \$11.4 MILLION 2.7% 1,634 7.3% 6 ALLIED WORLD ASSURANCE COMPANY, INC \$11.1 MILLION 2.6% 45 0.2% 7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	2	LEXINGTON INSURANCE COMPANY	\$17.7 MILLION	4.1%	167	0.7%
5 SCOTTSDALE INSURANCE COMPANY \$11.4 MILLION 2.7% 1,634 7.3% 6 ALLIED WORLD ASSURANCE COMPANY, INC \$11.1 MILLION 2.6% 45 0.2% 7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	3	EVANSTON INSURANCE COMPANY	\$13.3 MILLION	3.1%	2,342	10.5%
6 ALLIED WORLD ASSURANCE COMPANY, INC \$11.1 MILLION 2.6% 45 0.2% 7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	4	UNITED SPECIALTY INSURANCE COMPANY	\$11.6 MILLION	2.7%	139	0.6%
7 KINSALE INSURANCE COMPANY \$10.9 MILLION 2.5% 688 3.1% 8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	5	SCOTTSDALE INSURANCE COMPANY	\$11.4 MILLION	2.7%	1,634	7.3%
8 GENERAL STAR INDEMNITY COMPANY \$10.3 MILLION 2.4% 149 0.7% 9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	6	ALLIED WORLD ASSURANCE COMPANY, INC	\$11.1 MILLION	2.6%	45	0.2%
9 WESTCHESTER SURPLUS LINES INSURANCE COMPANY \$10.2 MILLION 2.4% 318 1.4%	7	KINSALE INSURANCE COMPANY	\$10.9 MILLION	2.5%	688	3.1%
	8	GENERAL STAR INDEMNITY COMPANY	\$10.3 MILLION	2.4%	149	0.7%
10 ARCH SPECIALTY INSURANCE COMPANY \$9.3 MILLION 2.2% 348 1.6%	9	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$10.2 MILLION	2.4%	318	1.4%
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Colorado began using SLAS January 1, 2025. Percentage is YoY percent change based on the same reporting period last year. The information presented is based on data submitted through SLIP from January 1, 2025, to March 31, 2025, according to the policy submission date. All figures have been rounded to the nearest dollar amount. Please note that policy count figures reflect new business and renewals only.