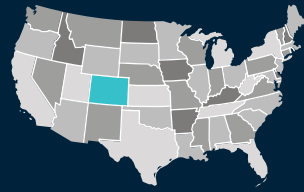


Colorado

Annual Report 2025

25

SLIP+



Colorado

This report provides a summary of the premiums, policies, and transaction counts processed by the Florida Surplus Lines Service Office through SLIP+ 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 throughout the 2025 year highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

2025 TOTALS



2025	PREMIUM	POLICY COUNT	AVG. POLICY COST
Q1	\$429.6 MILLION	22,374	\$19,197
Q2	\$742.2 MILLION	32,559	\$22,792
Q3	\$591.6 MILLION	34,067	\$17,366
Q4	\$734.5 MILLION	34,069	\$21,560
TOTAL	\$2.5 BILLION	123,069	\$20,295



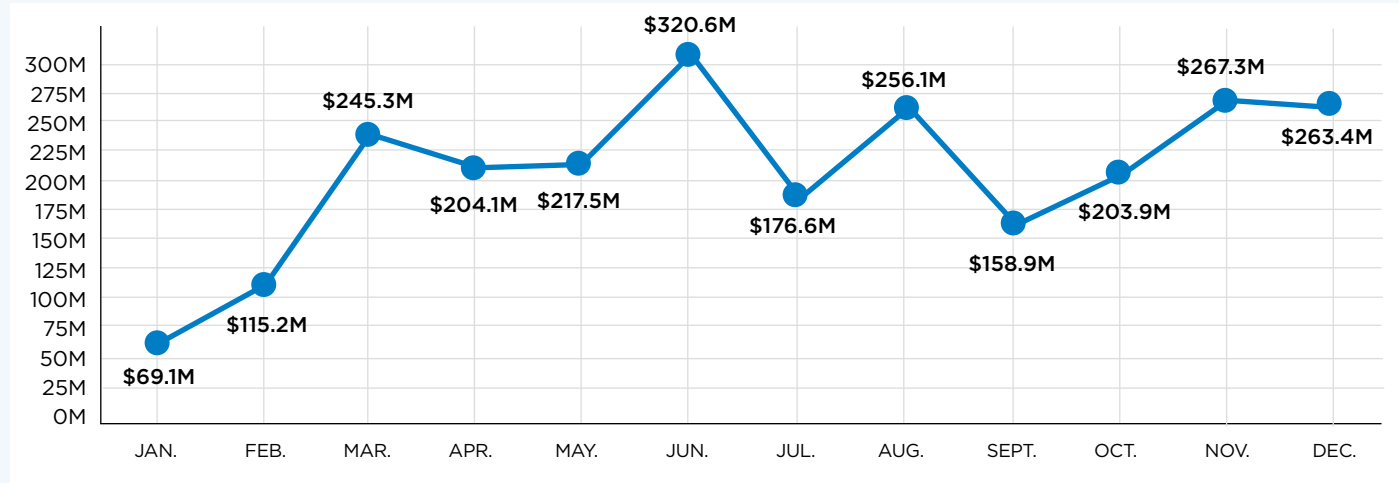
TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$650.4 MILLION	12,227	\$53,192
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$438.7 MILLION	8,548	\$51,321
3	COMMERCIAL GENERAL LIABILITY	\$411.8 MILLION	32,314	\$12,745
4	COMMERCIAL PACKAGE	\$135.7 MILLION	10,044	\$13,515
5	CYBER LIABILITY	\$94.5 MILLION	8,427	\$11,208
6	MISCELLANEOUS E&O LIABILITY	\$87.0 MILLION	5,876	\$14,809
7	MISCELLANEOUS LIABILITY	\$79.5 MILLION	1,257	\$63,230
8	POLLUTION & ENVIRONMENT LIABILITY	\$60.7 MILLION	2,407	\$25,211
9	BUILDERS RISK - COMMERCIAL	\$60.5 MILLION	686	\$88,160
10	COMMERCIAL UMBRELLA LIABILITY	\$51.2 MILLION	1,206	\$42,435

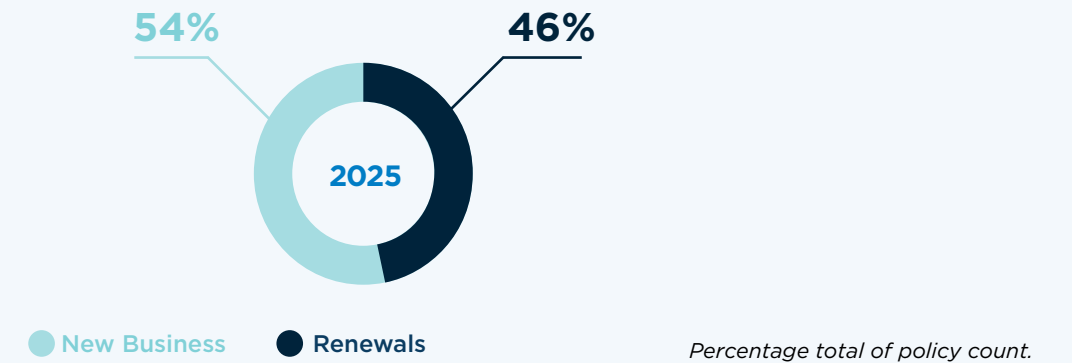
TOP INSURERS BY PREMIUM

RANK	INSURERS	PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$418.3 MILLION	18,979	15%
2	EVANSTON INSURANCE COMPANY	\$78.2 MILLION	14,617	12%
3	LEXINGTON INSURANCE COMPANY	\$73.7 MILLION	861	1%
4	SCOTTSDALE INSURANCE COMPANY	\$59.5 MILLION	7,654	6%
5	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$54.1 MILLION	1,621	1%
6	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$53.0 MILLION	1,157	1%
7	KINSALE INSURANCE COMPANY	\$51.4 MILLION	3,576	3%
8	STARR SURPLUS LINES INSURANCE COMPANY	\$49.7 MILLION	285	0.2%
9	UNITED SPECIALTY INSURANCE COMPANY	\$48.8 MILLION	798	1%
10	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$38.0 MILLION	1,016	1%

PREMIUM TREND | JAN. 2025 - DEC. 2025



NEW BUSINESS & RENEWALS



The information presented is based on data submitted through SLIP+ from January 1, 2025, to December 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.

To Our SLIP+ State Partners

We are pleased to share your SLIP+ annual report, reflecting a year of continued growth, expanded capabilities, and strengthened partnership across participating states.

In 2025, FLSO expanded the reach of the SLIP+ platform through the successful launch in Colorado and by securing client service agreements with Alabama and Montana, both of which came online in January 2026. Colorado's implementation introduced key capabilities including invoicing, ACH payments, insurer management, and state license management, establishing a strong foundation for multi-state operations.

Across SLIP+ and SLIP legacy states, including Colorado, Georgia, North Carolina, Oklahoma, South Dakota, Tennessee, and Wyoming, the system supported more than \$12.7 billion in reported premium and over 812,000 policies, reflecting meaningful growth in both premium and policy volume.

Premium Reconciliation continues to serve an essential regulatory function by verifying that surplus lines premium taxes, fees, and assessments owed to the state are properly reported and paid, and that filings comply with statutory requirements. With the implementation of SLIP+ in Colorado, these reconciliation capabilities expanded further.

Across all participating states, including Florida, SLIP+ identified more than \$700 million in unreported premium and \$25.7 million in unreported premium taxes in 2025. These results reflect the continued value of SLIP+ in strengthening compliance, improving reporting accuracy, and supporting regulators across an expanding multi-state framework.

FLSO also focused on strengthening engagement and support for its state partners. In May 2025, the inaugural SLIP+ Masterclass Training Conference brought together representatives from seven states for hands-on training, peer collaboration, and in-depth exploration of analytics, compliance review, and premium reconciliation. The conference received overwhelmingly positive feedback, with future sessions planned.

In parallel, a modernized SLIP+ for States website was launched, providing state-specific resources, filing and payment tools, market data, and expanded content to support state partners. Public-facing Market Data Reports were also introduced, offering greater visibility into premiums, policy counts, lines of business, and insurer activity.

As SLIP+ continues to grow, the focus remains consistent: delivering clear, reliable data, supporting compliance, and providing a platform that evolves alongside the needs of participating states.

Thank you for your continued partnership.

SLIP+ Client Services