

ALABAMA



3Q 2026

This report provides a summary of the premiums, policies, and transaction counts processed by the Florida Surplus Lines Service Office through SLIP+ for Alabama. 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 third quarter of 2026, highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

THE QUARTER BY THE NUMBERS

MONTH	PREMIUM	POLICY COUNT	AVG. COST PER POLICY	TAXES
July	\$116.00M	13,765	\$8,427	\$6.96M
August	\$137.91M	16,992	\$8,116	\$8.27M
September	\$176.10M	18,500	\$9,519	\$8.41M
Q3	\$430.01M	49,257	\$8,730	\$23.64M
YTD	\$1.13B	122,307	\$9,247	\$65.66M

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$132.31M	5,330	\$24,824
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$51.14M	1,128	\$45,336
3	COMMERCIAL GENERAL LIABILITY	\$47.89M	6,269	\$7,639
4	HOMEOWNERS-HO-3	\$28.48M	10,013	\$2,845
5	COMMERCIAL PACKAGE	\$20.71M	3,128	\$6,619
6	COMMERCIAL UMBRELLA LIABILITY	\$12.72M	229	\$55,546
7	COMMERCIAL AUTO LIABILITY	\$12.58M	169	\$74,434
8	DWELLING PROPERTY	\$12.44M	5,904	\$2,108
9	CYBER LIABILITY	\$11.33M	1,135	\$9,981
10	MISCELLANEOUS E&O LIABILITY	\$11.27M	673	\$16,739

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% TOTAL PREMIUM	POLICY COUNT	% TOTAL POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$91.68M	21%	12,414	25%
2	ORION180 INSURANCE COMPANY	\$12.23M	3%	4,348	9%
3	EVANSTON INSURANCE COMPANY	\$10.74M	3%	2,050	4%
4	AXIS SURPLUS INSURANCE COMPANY	\$9.63M	2%	154	0.3%
5	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$9.40M	2%	435	1%
6	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	\$7.56M	2%	72	0.1%
7	NAUTILUS INSURANCE COMPANY	\$7.49M	2%	601	1%
8	LEXINGTON INSURANCE COMPANY	\$7.35M	2%	121	0.2%
9	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$7.18M	2%	890	2%
10	STARR SURPLUS LINES INSURANCE COMPANY	\$7.08M	2%	41	0.1%

PREMIUM RECONCILIATION COMPARISON

	MANUALLY RECONCILED TRANSACTIONS	NUMBER OF UNFILED TRANSACTIONS	UNFILED PREMIUM	TAX REVENUE RECOVERED
3Q 2026	1,238	36	\$4.21M	\$191.26K
YTD 2026	1,493	41	\$4.52M	\$210.56K
LIFETIME	1,493	41	\$4.52M	\$210.56K

The information presented is based on data submitted through SLIP+ from July 1, 2026 to September 30, 2026, according to the policy submission date. Dollar figures have been rounded for display. Please note that policy count figures reflect new business and renewals only.

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