

# ALABAMA



**1Q 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 first 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         | PREMIUM YOY | POLICY COUNT  | POLICY COUNT YOY | AVG. POLICY    | AVG. POLICY YOY | TAXES          |
|------------|-----------------|-------------|---------------|------------------|----------------|-----------------|----------------|
| January    | \$42.3M         | -           | 3,392         | -                | \$12,471       | -               | \$2.5M         |
| February   | \$85.6M         | -           | 9,200         | -                | \$9,304        | -               | \$5.1M         |
| March      | \$142.4M        | -           | 14,453        | -                | \$9,852        | -               | \$8.5M         |
| <b>Q1</b>  | <b>\$270.3M</b> | -           | <b>27,045</b> | -                | <b>\$9,994</b> | -               | <b>\$16.2M</b> |
| <b>YTD</b> | <b>\$270.3M</b> | -           | <b>27,045</b> | -                | <b>\$9,994</b> | -               | <b>\$16.2M</b> |

## TOP COVERAGES BY PREMIUM

| RANK | COVERAGE                            | PREMIUM | PREMIUM YOY | POLICY COUNT | POLICY COUNT YOY | AVG. COST PER POLICY | AVG. COST PER POLICY YOY |
|------|-------------------------------------|---------|-------------|--------------|------------------|----------------------|--------------------------|
| 1    | COMMERCIAL PROPERTY                 | \$51.5M | -           | 3,127        | -                | \$16,470             | -                        |
| 2    | EXCESS COMMERCIAL GENERAL LIABILITY | \$42.0M | -           | 855          | -                | \$49,076             | -                        |
| 3    | COMMERCIAL GENERAL LIABILITY        | \$37.3M | -           | 4,522        | -                | \$8,239              | -                        |
| 4    | COMMERCIAL PACKAGE                  | \$12.8M | -           | 1,672        | -                | \$7,647              | -                        |
| 5    | COMMERCIAL UMBRELLA LIABILITY       | \$12.5M | -           | 157          | -                | \$79,865             | -                        |
| 6    | MISCELLANEOUS LIABILITY             | \$11.4M | -           | 95           | -                | \$120,206            | -                        |
| 7    | HOMEOWNERS-HO-3                     | \$11.3M | -           | 3,214        | -                | \$3,529              | -                        |
| 8    | WINDSTORM - RESIDENTIAL             | \$10.5M | -           | 410          | -                | \$25,529             | -                        |
| 9    | MISCELLANEOUS E&O LIABILITY         | \$10.0M | -           | 519          | -                | \$19,357             | -                        |
| 10   | CYBER LIABILITY                     | \$9.1M  | -           | 826          | -                | \$11,038             | -                        |

## TOP INSURERS BY PREMIUM

| RANK | INSURER   | PREMIUM | % TOTAL PREMIUM | PREMIUM YOY | POLICY COUNT | % TOTAL POLICY COUNT | POLICY COUNT YOY |
|------|---|---------|-----------------|-------------|--------------|----------------------|------------------|
| 1    | UNDERWRITERS AT LLOYD'S, LONDON                           | \$52.2M | 19%             | -           | 5,240        | 19%                  | -                |
| 2    | NATIONAL FIRE AND MARINE INSURANCE COMPANY                | \$13.2M | 5%              | -           | 224          | 1%                   | -                |
| 3    | COVERYS SPECIALTY INSURANCE COMPANY                       | \$8.0M  | 3%              | -           | 30           | 0.1%                 | -                |
| 4    | AXIS SURPLUS INSURANCE COMPANY                            | \$7.1M  | 3%              | -           | 146          | 1%                   | -                |
| 5    | LEXINGTON INSURANCE COMPANY                               | \$6.8M  | 3%              | -           | 115          | 0.4%                 | -                |
| 6    | SCOTTSDALE INSURANCE COMPANY                              | \$6.3M  | 2%              | -           | 1,092        | 4%                   | -                |
| 7    | CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY (THE) | \$6.0M  | 2%              | -           | 495          | 2%                   | -                |
| 8    | KINSALE INSURANCE COMPANY                                 | \$5.4M  | 2%              | -           | 536          | 2%                   | -                |
| 9    | ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY            | \$4.9M  | 2%              | -           | 42           | 0.2%                 | -                |
| 10   | EVANSTON INSURANCE COMPANY                                | \$4.7M  | 2%              | -           | 920          | 3%                   | -                |

The information presented is based on data submitted through SLIP+ from January 1, 2026 to March 31, 2026, 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. A dash (-) appearing in this report indicates the data field has been intentionally left blank because a complete data set was not available.