

# Colorado

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## 2025

## 4th Quarter

## Report



**SLIP+**

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 from the fourth quarter of 2025 highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

MONTH	PREMIUM	POLICY COUNT	AVG. POLICY
<b>Q1</b>	<b>\$429.6M</b>	<b>22,374</b>	<b>\$19,197</b>
<b>Q2</b>	<b>\$742.2M</b>	<b>32,559</b>	<b>\$22,792</b>
<b>Q3</b>	<b>\$591.6M</b>	<b>34,067</b>	<b>\$17,366</b>
October	\$203.9M	9,611	\$21,213
November	\$267.3M	11,375	\$23,496
December	\$263.4M	13,083	\$20,132
<b>Q4</b>	<b>\$734.5M</b>	<b>34,069</b>	<b>\$21,560</b>
<b>YTD</b>	<b>\$2.5B</b>	<b>123,069</b>	<b>\$20,295</b>

TAXES
OCT   \$6.1M
NOV   \$8.0M
DEC   \$7.9M
<b>Q4   \$22.0M</b>
<b>\$74.9M YTD</b>

## TOP COVERAGES BY PREMIUM | Q425

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	<b>COMMERCIAL PROPERTY</b>	<b>\$174.7M</b>	3,599	\$48,536
2	<b>EXCESS COMMERCIAL GENERAL LIABILITY</b>	<b>\$131.8M</b>	2,456	\$53,680
3	<b>COMMERCIAL GENERAL LIABILITY</b>	<b>\$122.1M</b>	8,061	\$15,142
4	<b>MISCELLANEOUS LIABILITY</b>	<b>\$37.4M</b>	291	\$128,687
5	<b>COMMERCIAL PACKAGE</b>	<b>\$35.3M</b>	2,636	\$13,380
6	<b>MISCELLANEOUS E&amp;O LIABILITY</b>	<b>\$30.4M</b>	1,489	\$20,430
7	<b>CYBER LIABILITY</b>	<b>\$28.4M</b>	2,174	\$13,060
8	<b>BUILDERS RISK - COMMERCIAL</b>	<b>\$22.9M</b>	278	\$82,295
9	<b>POLLUTION &amp; ENVIRONMENT LIABILITY</b>	<b>\$21.0M</b>	636	\$32,941
10	<b>COMMERCIAL UMBRELLA LIABILITY</b>	<b>\$15.6M</b>	264	\$59,122

## TOP INSURERS BY PREMIUM | Q425

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	<b>UNDERWRITERS AT LLOYD'S, LONDON</b>	<b>\$130.3M</b>	18%	5,664	17%
2	<b>EVANSTON INSURANCE COMPANY</b>	<b>\$23.1M</b>	3%	4,231	12%
3	<b>NATIONAL FIRE &amp; MARINE INSURANCE COMPANY</b>	<b>\$18.8M</b>	3%	293	1%
4	<b>SCOTTSDALE INSURANCE COMPANY</b>	<b>\$18.4M</b>	3%	1,940	6%
5	<b>LEXINGTON INSURANCE COMPANY</b>	<b>\$18.2M</b>	3%	228	1%
6	<b>WESTCHESTER SURPLUS LINES INSURANCE COMPANY</b>	<b>\$15.2M</b>	2%	429	1%
7	<b>STARR SURPLUS LINES INSURANCE COMPANY</b>	<b>\$14.5M</b>	2%	93	0.3%
8	<b>KINSALE INSURANCE COMPANY</b>	<b>\$14.4M</b>	2%	1,031	3%
9	<b>STEADFAST INSURANCE COMPANY</b>	<b>\$14.0M</b>	2%	49	0.1%
10	<b>MS TRANSVERSE SPECIALTY INSURANCE COMPANY</b>	<b>\$13.5M</b>	2%	332	1%

Colorado began using SLIP January 1, 2025. The information presented is based on data submitted through SLIP+ from October 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.

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### TOP COVERAGES BY PREMIUM | YTD 2025

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

### TOP INSURERS BY PREMIUM | YTD 2025

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	<b>UNDERWRITERS AT LLOYD'S, LONDON</b>	<b>\$418.3M</b>	17%	18,979	15%
2	<b>EVANSTON INSURANCE COMPANY</b>	<b>\$78.2M</b>	3%	14,617	12%
3	<b>LEXINGTON INSURANCE COMPANY</b>	<b>\$73.7M</b>	3%	861	1%
4	<b>SCOTTSDALE INSURANCE COMPANY</b>	<b>\$59.5M</b>	2%	7,654	6%
5	<b>WESTCHESTER SURPLUS LINES INSURANCE COMPANY</b>	<b>\$54.1M</b>	2%	1,621	1%
6	<b>NATIONAL FIRE &amp; MARINE INSURANCE COMPANY</b>	<b>\$53.0M</b>	2%	1,157	1%
7	<b>KINSALE INSURANCE COMPANY</b>	<b>\$51.4M</b>	2%	3,576	3%
8	<b>STARR SURPLUS LINES INSURANCE COMPANY</b>	<b>\$49.7M</b>	2%	285	0.2%
9	<b>UNITED SPECIALTY INSURANCE COMPANY</b>	<b>\$48.8M</b>	2%	798	1%
10	<b>MS TRANSVERSE SPECIALTY INSURANCE COMPANY</b>	<b>\$38.0M</b>	2%	1,016	1%

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