

Oklahoma

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 Oklahoma. 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	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. POLICY	YOY AVG. POLICY
Q1	\$266.2M	134%	20,193	104%	\$13,184	15%
Q2	\$300.8M	32%	23,475	20%	\$12,820	10%
Q3	\$292.5M	-20%	22,291	7%	\$13,124	-25%
October	\$115.4M	45%	8,051	27%	\$14,331	14%
November	\$71.5M	-37%	5,166	9%	\$13,842	-42%
December	\$179.4M	60%	8,638	20%	\$20,765	33%
Q4	\$366.3M	20%	21,855	19%	\$16,758	0.5%
YTD	\$1.2B	21%	87,814	28%	\$13,961	-5%

TAXES
OCT \$6.7M
NOV \$4.2M
DEC \$10.6M
Q4 \$21.5M
\$72.1M
YTD

TOP COVERAGES BY PREMIUM | Q425

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$91.2M	9%	2,562	0.04%	\$35,596	8%
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$84.7M	52%	1,192	17%	\$71,062	30%
3	COMMERCIAL GENERAL LIABILITY	\$44.9M	34%	5,251	9%	\$8,546	23%
4	COMMERCIAL PACKAGE	\$26.0M	-2%	2,644	9%	\$9,850	-10%
5	COMMERCIAL UMBRELLA LIABILITY	\$24.2M	-4%	233	-4%	\$103,930	0.2%
6	MISCELLANEOUS E&O LIABILITY	\$12.0M	73%	447	0%	\$26,857	73%
7	CYBER LIABILITY	\$10.8M	47%	764	18%	\$14,142	24%
8	POLLUTION & ENVIRONMENT LIABILITY	\$10.1M	-5%	296	18%	\$34,180	-19%
9	MISCELLANEOUS LIABILITY	\$9.0M	186%	108	9%	\$82,975	163%
10	INLAND MARINE - COMMERCIAL	\$4.8M	-3%	333	-18%	\$14,312	18%

TOP INSURERS BY PREMIUM | Q425

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	YOY PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT	YOY POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$63.8M	17%	18%	3,119	14%	4%
2	ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$22.7M	6%	51%	11	0.1%	38%
3	STARR SURPLUS LINES INSURANCE COMPANY	\$13.3M	4%	179%	107	0.5%	128%
4	LEXINGTON INSURANCE COMPANY	\$9.4M	3%	39%	88	0.4%	33%
5	AXIS SURPLUS INSURANCE COMPANY	\$8.6M	2%	46%	67	0.3%	37%
6	EVANSTON INSURANCE COMPANY	\$8.1M	2%	20%	1,996	9%	84%
7	ENERGY INSURANCE MUTUAL LIMITED	\$8.0M	2%	207%	5	0.02%	67%
8	KINSALE INSURANCE COMPANY	\$7.9M	2%	33%	570	3%	35%
9	GENERAL STAR INDEMNITY COMPANY	\$7.2M	2%	30%	196	1%	62%
10	COLUMBIA CASUALTY COMPANY	\$6.8M	2%	11%	76	0.4%	43%

Oklahoma began using SLIP January 1, 2024. Percentage is YoY percent change based on the same reporting period last year. 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.

Oklahoma | 2025 4th Quarter Report



TOP COVERAGES BY PREMIUM | YTD 2025

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$347.5M	2%	10,527	17%	\$33,014	-13%
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$211.0M	32%	4,255	21%	\$49,588	10%
3	COMMERCIAL GENERAL LIABILITY	\$163.8M	38%	22,582	18%	\$7,252	16%
4	COMMERCIAL PACKAGE	\$118.4M	25%	13,540	36%	\$8,741	-8%
5	COMMERCIAL UMBRELLA LIABILITY	\$48.9M	27%	875	34%	\$55,901	-5%
6	MISCELLANEOUS E&O LIABILITY	\$37.3M	56%	2,024	22%	\$18,428	28%
7	CYBER LIABILITY	\$35.9M	27%	2,789	15%	\$12,857	10%
8	MISCELLANEOUS LIABILITY	\$33.7M	156%	534	-21%	\$63,131	225%
9	POLLUTION & ENVIRONMENT LIABILITY	\$28.6M	8%	1,147	12%	\$24,972	-3%
10	INLAND MARINE - COMMERCIAL	\$13.5M	2%	1,573	7%	\$8,594	-5%

TOP INSURERS BY PREMIUM | YTD 2025

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	YOY PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT	YOY POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$201.2M	16%	22%	12,594	14%	11%
2	STARR SURPLUS LINES INSURANCE COMPANY	\$44.5M	4%	133%	365	0.4%	181%
3	ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$35.5M	3%	71%	28	0.03%	40%
4	KINSALE INSURANCE COMPANY	\$29.9M	2%	31%	2,355	3%	43%
5	LEXINGTON INSURANCE COMPANY	\$28.3M	2%	21%	355	0.4%	15%
6	EVANSTON INSURANCE COMPANY	\$28.1M	2%	29%	5,162	6%	40%
7	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$26.7M	2%	-18%	1,029	1%	5%
8	LANDMARK AMERICAN INSURANCE COMPANY	\$26.2M	2%	-34%	307	0.4%	2%
9	COVINGTON SPECIALTY INSURANCE COMPANY	\$25.7M	2%	20%	3,802	4%	20%
10	AXIS SURPLUS INSURANCE COMPANY	\$24.4M	2%	-2%	256	0.3%	31%

Oklahoma began using SLIP January 1, 2024. Percentage is YoY percent change based on the same reporting period last year. 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.