

SOUTH DAKOTA



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 South Dakota. 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	PREMIUM YOY	POLICY COUNT	POLICY COUNT YOY	AVG. COST PER POLICY	AVG. COST PER POLICY YOY	TAXES
July	\$31.69M	-19%	1,464	19%	\$21,645	-32%	\$802.86K
August	\$25.52M	54%	1,493	15%	\$17,091	34%	\$617.72K
September	\$25.48M	-23%	1,573	4%	\$16,201	-26%	\$663.12K
Q3	\$82.69M	-7%	4,530	12%	\$18,254	-17%	\$2.08M
YTD	\$194.62M	3%	12,771	12%	\$15,239	-8%	\$4.95M

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 UMBRELLA LIABILITY	\$25.95M	10%	120	46%	\$216,256	-25%
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$15.93M	-35%	201	17%	\$79,245	-44%
3	COMMERCIAL PROPERTY	\$9.40M	0.3%	457	23%	\$20,564	-18%
4	COMMERCIAL PACKAGE	\$6.67M	8%	653	-1%	\$10,209	9%
5	COMMERCIAL GENERAL LIABILITY	\$6.23M	2%	1,099	10%	\$5,668	-7%
6	CYBER LIABILITY	\$2.75M	8%	327	18%	\$8,407	-9%
7	MISCELLANEOUS E&O LIABILITY	\$2.40M	88%	161	26%	\$14,879	50%
8	MISCELLANEOUS MEDICAL PROFESSIONALS	\$1.84M	175%	21	24%	\$87,634	122%
9	COMMERCIAL AUTO LIABILITY	\$1.79M	29%	30	58%	\$59,711	-18%
10	POLLUTION & ENVIRONMENT LIABILITY	\$0.87M	71%	81	35%	\$10,783	26%

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% TOTAL PREMIUM	PREMIUM YOY	POLICY COUNT	% TOTAL POLICY COUNT	POLICY COUNT YOY
1	ASSOCIATED ELECTRIC AND GAS INS. SERVICES LTD.	\$14.41M	17%	-25%	3	0.1%	-50%
2	UNDERWRITERS AT LLOYD'S, LONDON	\$12.02M	15%	3%	1,143	25%	12%
3	ENERGY INSURANCE MUTUAL LIMITED	\$8.71M	11%	-26%	1	0.02%	-75%
4	VANTAGE RISK SPECIALTY INSURANCE COMPANY	\$1.88M	2%	54%	43	1%	26%
5	STARR SURPLUS LINES INSURANCE COMPANY	\$1.86M	2%	-15%	11	0.2%	-21%
6	SCOTTSDALE INSURANCE COMPANY	\$1.39M	2%	23%	209	5%	6%
7	CHUBB BERMUDA INSURANCE LTD	\$1.36M	2%	34%	2	0.04%	100%
8	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$1.34M	2%	46%	24	1%	-17%
9	MEREO INSURANCE LTD	\$1.17M	1%	-	1	0.02%	-
10	CONCERT SPECIALTY INSURANCE COMPANY	\$1.12M	1%	1,688%	11	0.2%	0%

PREMIUM RECONCILIATION COMPARISON

	MANUALLY RECONCILED TRANSACTIONS	NUMBER OF UNFILED TRANSACTIONS	UNFILED PREMIUM	TAX REVENUE RECOVERED
3Q 2026	334	8	\$1.79M	\$32.06K
YTD 2026	803	22	\$4.20M	\$80.34K
LIFETIME	1,661	68	\$8.93M	\$174.25K

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. A dash (-) appearing in this report indicates the data field has been intentionally left blank because a complete data set was not available. Please note that policy count figures reflect new business and renewals only.

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