Colorado

2025 3rd Quarter Report

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 third 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
Q1	**$429.6M**	**22,374**	**$19,197**
Q2	**$742.2M**	**32,559**	**$22,792**
July	$176.6M	10,419	$16,951
August	$256.1M	12,593	$20,336
September	$158.9M	11,055	$14,373
Q3	**$591.6M**	**34,067**	**$17,366**

TAXES

$17.7 MILLION

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	**COMMERCIAL PROPERTY**	**$127.1M**	2,886	$44,031
2	**EXCESS COMMERCIAL GENERAL LIABILITY**	**$116.2M**	2,050	$56,660
3	**COMMERCIAL GENERAL LIABILITY**	**$105.1M**	8,966	$11,725
4	**COMMERCIAL PACKAGE**	**$33.8M**	2,742	$12,311
5	**CYBER LIABILITY**	**$20.6M**	2,239	$9,184
6	**MISCELLANEOUS E&O LIABILITY**	**$20.0M**	1,486	$13,485
7	**COMMERCIAL UMBRELLA LIABILITY**	**$13.4M**	396	$33,802
8	**MISCELLANEOUS LIABILITY**	**$13.0M**	365	$35,664
9	**POLLUTION & ENVIRONMENT LIABILITY**	**$12.6M**	666	$18,938
10	**HOMEOWNERS-HO-5**	**$11.6M**	249	$46,708

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	**UNDERWRITERS AT LLOYD'S, LONDON**	**$82.8M**	14%	5,195	15%
2	**EVANSTON INSURANCE COMPANY**	**$19.8M**	3%	4,411	13%
3	**NATIONAL FIRE & MARINE INSURANCE COMPANY**	**$16.3M**	3%	346	1%
4	**LEXINGTON INSURANCE COMPANY**	**$15.2M**	3%	220	1%
5	**SCOTTSDALE INSURANCE COMPANY**	**$13.7M**	2%	1,981	6%
6	**KINSALE INSURANCE COMPANY**	**$13.4M**	2%	995	3%
7	**WESTCHESTER SURPLUS LINES INSURANCE COMPANY**	**$13.0M**	2%	406	1%
8	**AXIS SURPLUS INSURANCE COMPANY**	**$11.6M**	2%	132	0.4%
9	**UNITED SPECIALTY INSURANCE COMPANY**	**$11.2M**	2%	198	1%
10	**INDIAN HARBOR INSURANCE COMPANY**	**$11.1M**	2%	237	1%

Colorado began using SLIP January 1, 2025. Percentage is YoY percent change based on the same reporting period last year. The information presented is based on data submitted through SLIP+ from July 1, 2025, to September 30, 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.