Oklahoma

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 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 third 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%**
July	$95.9M	41%	7,478	7%	$12,825	32%
August	$71.4M	-42%	5,352	-20%	$13,342	-27%
September	$125.2M	-28%	9,461	33%	$13,237	-46%
Q3	**$292.5M**	**-20%**	**22,291**	**7%**	**$13,124**	**-25%**

TAXES

$17.6 MILLION

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	**COMMERCIAL PROPERTY**	**$72.0M**	-55%	2,512	-10%	$28,664	-50%
2	**COMMERCIAL GENERAL LIABILITY**	**$42.5M**	12%	5,640	-7%	$7,528	20%
3	**EXCESS COMMERCIAL GENERAL LIABILITY**	**$40.3M**	-25%	1,069	-3%	$37,709	-23%
4	**COMMERCIAL PACKAGE**	**$35.0M**	21%	3,110	-3%	$11,245	25%
5	**COMMERCIAL UMBRELLA LIABILITY**	**$9.8M**	48%	250	28%	$39,188	15%
6	**CYBER LIABILITY**	**$9.7M**	2%	723	-3%	$13,435	6%
7	**MISCELLANEOUS E&O LIABILITY**	**$9.4M**	-4%	539	0%	$17,515	-4%
8	**MISCELLANEOUS LIABILITY**	**$8.9M**	58%	154	17%	$58,100	36%
9	**POLLUTION & ENVIRONMENT LIABILITY**	**$6.9M**	-9%	291	-0.3%	$23,618	-9%
10	**COMMERCIAL AUTO LIABILITY**	**$3.9M**	-20%	82	-38%	$47,054	29%

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	**UNDERWRITERS AT LLOYD'S, LONDON**	**$50.1M**	17%	3,045	14%
2	**STARR SURPLUS LINES INSURANCE COMPANY**	**$13.2M**	5%	96	0.4%
3	**AXIS SURPLUS INSURANCE COMPANY**	**$8.3M**	3%	80	0.4%
4	**EVANSTON INSURANCE COMPANY**	**$8.2M**	3%	1,079	5%
5	**SCOTTSDALE INSURANCE COMPANY**	**$7.6M**	3%	1,448	7%
6	**KINSALE INSURANCE COMPANY**	**$7.2M**	2%	573	3%
7	**NATIONAL FIRE AND MARINE INSURANCE COMPANY**	**$6.6M**	2%	268	1%
8	**COVINGTON SPECIALTY INSURANCE COMPANY**	**$6.1M**	2%	920	4%
9	**LEXINGTON INSURANCE COMPANY**	**$6.0M**	2%	89	0.4%
10	**WESTERN WORLD INSURANCE COMPANY**	**$5.5M**	2%	927	4%

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 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.