Tennessee

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 Tennessee. 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	**$442.4M**	**26.2%**	**31,284**	**37.3%**	**$14,142**	**-8%**
Q2	**$638.1M**	**22%**	**29,474**	**-2.2%**	**$21,650**	**25%**
July	$178.7M	9%	9,017	11%	$19,822	-2%
August	$166.0M	13%	8,303	3%	$19,995	10%
September	$242.0M	96%	11,743	41%	$20,607	39%
Q3	**$586.7M**	**35%**	**29,063**	**18%**	**$20,189**	**14%**

TAXES

$25.6 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**	**$171.1M**	56%	3,154	63%	$54,234	-4%
2	**EXCESS COMMERCIAL GENERAL LIABILITY**	**$88.7M**	44%	1,588	35%	$55,854	7%
3	**COMMERCIAL GENERAL LIABILITY**	**$58.5M**	21%	7,050	23%	$8,299	-2%
4	**CYBER LIABILITY**	**$37.6M**	84%	1,847	21%	$20,367	52%
5	**BUILDERS RISK - COMMERCIAL**	**$28.8M**	146%	400	53%	$71,876	60%
6	**COMMERCIAL PACKAGE**	**$28.5M**	10%	2,206	-10%	$12,927	23%
7	**MISCELLANEOUS E&O LIABILITY**	**$26.5M**	19%	1,058	3%	$25,049	16%
8	**MISCELLANEOUS LIABILITY**	**$22.5M**	11%	335	33%	$67,149	-17%
9	**AVIATION PRODUCT LIABILITY**	**$11.4M**	-25%	17	6%	$669,494	-29%
10	**MISCELLANEOUS MEDICAL PROFESSIONALS**	**$11.3M**	31%	228	21%	$49,575	8%

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	**UNDERWRITERS AT LLOYD'S, LONDON**	**$103.0M**	18%	6,429	22%
2	**STARR SURPLUS LINES INSURANCE COMPANY**	**$17.6M**	3%	59	0.2%
3	**NATIONAL FIRE AND MARINE INSURANCE COMPANY**	**$15.5M**	3%	145	1%
4	**EVANSTON INSURANCE COMPANY**	**$14.8M**	3%	1,154	4%
5	**ARCH SPECIALTY INSURANCE COMPANY**	**$12.7M**	2%	267	1%
6	**TRAVELERS EXCESS AND SURPLUS LINES COMPANY**	**$12.6M**	2%	55	0.2%
7	**LEXINGTON INSURANCE COMPANY**	**$11.4M**	2%	152	1%
8	**COLUMBIA CASUALTY COMPANY**	**$10.8M**	2%	119	0.4%
9	**PROFESSIONAL SECURITY INSURANCE COMPANY**	**$9.8M**	2%	*	*
10	**AMERICAN INTERNATIONAL GROUP UK LIMITED**	**$9.6M**	2%	*	*

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.

**When policy count data is not present, the associated premium is attributed to endorsements.*