



1Q 2026

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 first 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. POLICY	AVG. POLICY YOY	TAXES
January	\$123.0M	-29%	9,060	-23%	\$13,574	-8%	\$6.0M
February	\$120.5M	-7%	10,226	15%	\$11,780	-19%	\$6.0M
March	\$134.9M	-3%	9,524	-10%	\$14,167	8%	\$6.6M
Q1	\$378.4M	-14%	28,810	-8%	\$13,134	-7%	\$18.6M
YTD	\$378.4M	-14%	28,810	-8%	\$13,134	-7%	\$18.6M

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 PROPERTY	\$72.7M	-21%	2,761	-44%	\$26,314	39%
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$61.6M	-9%	1,426	5%	\$43,198	-13%
3	COMMERCIAL GENERAL LIABILITY	\$48.2M	-21%	6,196	-25%	\$7,774	6%
4	COMMERCIAL PACKAGE	\$21.2M	-23%	2,293	-18%	\$9,242	-6%
5	CYBER LIABILITY	\$18.9M	-25%	1,873	5%	\$10,085	-28%
6	MISCELLANEOUS E&O LIABILITY	\$18.3M	-48%	979	-15%	\$18,736	-39%
7	MISCELLANEOUS LIABILITY	\$17.3M	15%	271	0%	\$63,930	15%
8	WINDSTORM AND/OR HAIL - COMMERCIAL	\$11.8M	-6%	89	29%	\$132,595	-27%
9	COMMERCIAL AUTO EXCESS LIABILITY	\$8.7M	56%	61	79%	\$143,122	-13%
10	POLLUTION & ENVIRONMENT LIABILITY	\$8.7M	0%	470	18%	\$18,473	-15%

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% TOTAL PREMIUM	PREMIUM YOY	POLICY COUNT	% TOTAL POLICY COUNT	POLICY COUNT YOY
1	UNDERWRITERS AT LLOYD'S, LONDON	\$68.1M	18%	-2%	7,116	25%	13%
2	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$11.1M	3%	-23%	98	0.3%	-37%
3	LEXINGTON INSURANCE COMPANY	\$10.3M	3%	-3%	111	0.4%	-8%
4	AXIS SURPLUS INSURANCE COMPANY	\$8.8M	2%	-2%	105	0.4%	21%
5	EVANSTON INSURANCE COMPANY	\$8.4M	2%	-47%	1,077	4%	-10%
6	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$7.1M	2%	-2%	243	1%	2%
7	MS TRANSVERSE SPECIALTY INSURANCE COMPANY	\$6.7M	2%	9%	496	2%	52%
8	STEADFAST INSURANCE COMPANY	\$6.6M	2%	-3%	40	0.1%	-17%
9	QBE SPECIALTY INSURANCE COMPANY	\$6.1M	2%	-21%	52	0.2%	44%
10	GEMINI INSURANCE COMPANY	\$6.0M	2%	-4%	47	0.2%	15%

The information presented is based on data submitted through SLIP+ from January 1, 2026 to March 31, 2026, 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.