

Wyoming

2025 4th 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 Wyoming. 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 fourth 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	\$39.7M	35%	3,202	14%	\$12,372	18%
Q2	\$63.3M	52%	3,822	5.3%	\$16,610	45%
Q3	\$56.2M	13%	3,924	14%	\$14,322	-0.1%
October	\$21.8M	18%	1,197	-2%	\$18,222	21%
November	\$14.1M	38%	1,042	5%	\$13,520	31%
December	\$21.0M	60%	1,402	48%	\$14,946	8%
Q4	\$56.9M	36%	3,641	15%	\$15,615	18%
YTD	\$216.2M	33%	14,589	12%	\$14,816	19%

TAXES	
OCT	\$654.3K
NOV	\$422.6K
DEC	\$628.4K
Q4	\$1.7M
\$6.5M YTD	

TOP COVERAGES BY PREMIUM | Q425

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$11.7M	66%	414	125%	\$28,370	-26%
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$10.0M	57%	314	25%	\$31,917	26%
3	COMMERCIAL GENERAL LIABILITY	\$8.4M	27%	886	3%	\$9,478	23%
4	POLLUTION & ENVIRONMENT LIABILITY	\$3.9M	200%	83	41%	\$47,564	113%
5	COMMERCIAL PACKAGE	\$3.5M	9%	322	-8%	\$10,858	18%
6	DIRECTOR & OFFICERS LIABILITY - PROFIT	\$2.5M	107%	35	94%	\$72,471	6%
7	HOMEOWNERS-HO-5	\$1.9M	12%	25	25%	\$74,910	-10%
8	BUILDERS RISK - COMMERCIAL	\$1.7M	45%	28	27%	\$62,344	14%
9	CYBER LIABILITY	\$1.6M	8%	232	25%	\$6,810	-14%
10	MISCELLANEOUS E&O LIABILITY	\$1.5M	-3%	149	17%	\$10,340	-17%

TOP INSURERS BY PREMIUM | Q425

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	YOY PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT	YOY POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$10.6M	19%	103%	783	22%	55%
2	CHUBB CUSTOM INSURANCE COMPANY	\$3.2M	6%	48%	35	1%	30%
3	LEXINGTON INSURANCE COMPANY	\$3.0M	5%	50%	33	1%	65%
4	SCOTTSDALE INSURANCE COMPANY	\$2.0M	4%	-8%	378	10%	6%
5	EVEREST INDEMNITY INSURANCE COMPANY	\$2.0M	3%	1034%	3	0.1%	-25%
6	NATIONAL FIRE AND MARINE INSURANCE COMPANY	\$1.8M	3%	466%	31	1%	210%
7	STARR SURPLUS LINES INSURANCE COMPANY	\$1.6M	3%	93%	9	0.3%	200%
8	EVANSTON INSURANCE COMPANY	\$1.5M	3%	9%	233	6%	14%
9	CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY (THE)	\$1.2M	2%	-38%	177	5%	-41%
10	KINSALE INSURANCE COMPANY	\$1.2M	2%	30%	142	4%	35%

Percentage is YoY percent change based on the same reporting period last year. The information presented is based on data submitted through SLIP+ from October 1, 2025, to December 31, 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.

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TOP COVERAGES BY PREMIUM | YTD 2025

RANK	COVERAGE	PREMIUM	YOY PREMIUM	POLICY COUNT	YOY POLICY COUNT	AVG. COST PER POLICY	YOY AVG. COST PER POLICY
1	EXCESS COMMERCIAL GENERAL LIABILITY	\$35.9M	41%	1,074	12%	\$33,466	25%
2	COMMERCIAL PROPERTY	\$33.8M	14%	1,071	40%	\$31,601	-19%
3	COMMERCIAL GENERAL LIABILITY	\$30.6M	20%	3,990	9%	\$7,661	10%
4	COMMERCIAL PACKAGE	\$16.9M	15%	1,456	-0.1%	\$11,632	15%
5	MISCELLANEOUS LIABILITY	\$10.7M	167%	156	16%	\$68,339	131%
6	POLLUTION & ENVIRONMENT LIABILITY	\$9.4M	95%	291	19%	\$32,297	64%
7	HOMEOWNERS-HO-5	\$7.7M	40%	99	62%	\$77,628	-14%
8	CYBER LIABILITY	\$7.3M	32%	960	29%	\$7,640	2%
9	MISCELLANEOUS E&O LIABILITY	\$7.3M	25%	719	24%	\$10,175	1%
10	COMMERCIAL UMBRELLA LIABILITY	\$6.9M	142%	176	33%	\$39,030	82%

TOP INSURERS BY PREMIUM | YTD 2025

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	YOY PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT	YOY POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$46.1M	21%	75%	2,892	20%	26%
2	CHUBB CUSTOM INSURANCE COMPANY	\$9.0M	4%	52%	124	1%	59%
3	SCOTTSDALE INSURANCE COMPANY	\$8.7M	4%	2%	1,557	11%	-2%
4	LEXINGTON INSURANCE COMPANY	\$7.6M	4%	39%	96	1%	45%
5	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	\$5.9M	3%	-9%	22	0.2%	47%
6	KINSALE INSURANCE COMPANY	\$5.8M	3%	39%	547	4%	30%
7	EVANSTON INSURANCE COMPANY	\$5.4M	3%	4%	924	6%	10%
8	STARR SURPLUS LINES INSURANCE COMPANY	\$4.3M	2%	20%	28	0.2%	22%
9	AIG SPECIALTY INSURANCE COMPANY	\$4.3M	2%	17%	72	0.5%	26%
10	CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY (THE)	\$3.8M	2%	12%	630	4%	18%

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