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Stamping office premium and item report - 2025 midyear report

Kansas City, MO – The U.S. surplus lines service and stamping offices have released their 2025 midyear report, revealing that surplus lines premium reached \$46.2 billion from the 3.7 million items filed so far in 2025. These figures reflect a 13.2% increase in premium and a 12.4% rise in items compared to the same period in 2024. This follows 2024’s strong results with premium of \$81.6 billion representing growth of 12.1% as reported in the [2024 Annual Report](#).



The 2025 midyear report builds on the 2024 annual report and organizes the stamping office data by line of business, broken down by both premium and items filed. The report presents comparative analysis of the 2025 and 2024 surplus lines market, highlighting nine key lines of business: auto liability, auto physical damage, disability/A&H, inland marine, liability (non-professional), multi-peril, professional liability, property, and residential/homeowners/other personal property. In collaboration with stamping offices in 15 states, the report maps each state’s coverage codes into these nine lines of business, providing a unique and reliable source of surplus lines premium and transaction data.



Line of business data serves as a valuable indicator of the types of business driving the E&S market, with commercial liability and commercial property coverage continuing to dominate. Auto liability and residential, homeowners and other personal property continue to grow faster than other lines in the surplus lines segment but still comprise a relatively small proportion of the overall surplus lines segment among the stamping office states (3.6% and 5.3%, respectively). The growth of these lines underscores the essential role of the surplus lines industry as a solution where the standard market’s appetite evolves.



Edward Dresselhuys, Executive Director of the Surplus Line Association of Arizona highlighted several lines of business driving Arizona’s 18.6% increase over mid-year 2024. “Disability/A&H, up 68.7%, and auto physical damage, up 57.0%, grew substantially but still constitute relatively small pieces of the Arizona surplus lines market,” he said. “Our largest lines, general liability and property, grew modestly but professional liability was up 36.6% which significantly drove growth.”



Idaho was the only state that saw a decrease in premium through mid-year 2025, largely driven by drops in liability and commercial property lines. However, Carrie Negrette, Executive Director of the Surplus Line Association of Idaho noted that while Idaho is down 16% through mid-year 2025, putting that into context of recent growth, Idaho premium volume is still up 82% since mid-year 2022.



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The market continued its upward trajectory through midyear 2025, marking a period of consistent growth and sustained momentum. “The resilience demonstrated by New York’s E&S market underscores their critical role in addressing complex and emerging coverage needs across the state,” said Janet Pane, CEO & Executive Director of the Excess Line Association of New York. “This performance reflects the sector’s ability to adapt to evolving risk landscapes while maintaining underwriting discipline and address the coverage gap for consumers in times of strong market demand.”

State stamping and service offices are non-governmental entities that play a vital role in the surplus lines industry by facilitating compliance with surplus lines insurance regulations and tax filings as well as additional services for their respective memberships. A full list of stamping office contact information can be found [here](#).

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U.S. Surplus Lines Service Offices

Annual Assessment

	% of Change		June 30, 2025		June 30, 2024		Rates	
	Premium	Items	Premium	Items	Premium	Items	Stamping Fee	S/L Tax
Arizona	18.56%	6.30%	\$ 984,372,831	70,237	\$ 830,241,543	66,075	0.20%	3.00%
California ⁽¹⁾	16.07%	29.35%	10,999,934,347	789,910	9,476,681,338	610,655	0.18%	3.00%
Florida	2.01%	8.23%	9,918,215,077	1,070,789	9,722,426,013	989,365	0.06%	4.94%
Idaho	-16.38%	4.99%	204,658,442	16,741	244,760,428	15,946	0.50%	1.50%
Illinois	7.82%	8.48%	2,267,354,281	104,561	2,102,879,256	96,384	0.04%	3.50%
Minnesota	1.84%	12.45%	798,203,732	40,819	783,783,752	36,301	0.04%	3.00%
Mississippi	6.83%	-2.52%	509,695,429	93,481	477,114,901	95,900	0.25%	4.00%
Nevada	13.93%	18.20%	550,954,891	33,566	483,583,344	28,398	0.40%	3.50%
New York	18.62%	20.92%	5,101,084,949	268,813	4,300,431,850	222,303	0.15%	3.60%
North Carolina	9.62%	7.86%	1,159,228,602	127,529	1,057,497,086	118,233	0.30%	5.00%
Oregon ⁽²⁾	62.84%	16.92%	775,835,617	48,934	476,450,940	41,852	\$10	2.00%
Pennsylvania ⁽³⁾	43.79%	12.90%	1,860,403,729	148,631	1,293,876,870	131,645	\$20	3.00%
Texas	16.78%	6.04%	9,343,219,708	714,401	8,000,473,134	673,684	0.04%	4.85%
Utah	36.93%	-0.91%	490,502,907	37,039	358,203,345	37,380	0.18%	4.25%
Washington ⁽⁴⁾	4.04%	2.81%	1,268,911,052	97,366	1,219,583,415	94,704	0.30%	2.00%
Totals	13.2%	12.4%	\$ 46,232,575,592	3,662,817	\$ 40,827,987,214	3,258,825		

⁽¹⁾ 2024 mid-year data that was reported in 2024 was artificially low due to the omission of pdf-filed policies from the data set where the total premium and transactions were not available at time of submission. In late 2024, California SLA implemented technology and procedural changes to capture that information from the broker at time of submission. These numbers are restated for that period with all policies included. Please note that the SLA website report "Monthly Policy Totals by Submitted Date" has been and remains accurate at the monthly level.

⁽²⁾ 0.3% Fire Marshal tax applied to every policy.

⁽³⁾ Pennsylvania now reports all premium bearing items (for both 2025 and 2024). This change began with the 2024 annual report.

⁽⁴⁾ Stamping fee increased from 0.1% to 0.3% for all policies effective January 1, 2025.

Stamping Office Premium and Items by Line of Business

Line of Business	Premium				Items			
	Mid-year 2025	Mid-year 2024	% of Total	% Growth	Mid-year 2025	Mid-year 2024	% of Total	% Growth
Liability (Non-Professional) ⁽¹⁾	\$ 16,928,721,996	\$ 14,134,463,951	36.6%	19.8%	1,304,608	1,200,153	35.6%	8.7%
Property ⁽²⁾	15,718,469,680	14,871,689,640	34.0%	5.7%	612,823	527,769	16.7%	16.1%
Professional Liability ⁽³⁾	3,972,764,367	3,680,515,484	8.6%	7.9%	173,607	157,385	4.7%	10.3%
Multi-Peril ^{(4), (5)}	2,951,902,907	2,750,085,871	6.4%	7.3%	293,957	274,061	8.0%	7.3%
Residential, Homeowners and Other Personal Property ⁽⁶⁾	2,432,758,018	1,949,024,455	5.3%	24.8%	779,410	607,867	21.3%	28.2%
Auto Liability ⁽⁷⁾	1,683,023,203	1,303,690,245	3.6%	29.1%	105,958	93,587	2.9%	13.2%
Other ⁽⁸⁾	971,701,853	820,426,517	2.1%	18.4%	179,475	167,035	4.9%	7.4%
Auto Physical Damage ⁽⁹⁾	769,660,161	634,287,592	1.7%	21.3%	74,134	62,293	2.0%	19.0%
Inland Marine ⁽¹⁰⁾	628,146,197	532,100,269	1.4%	18.1%	90,723	119,203	2.5%	-23.9%
Disability/A&H ⁽¹¹⁾	175,427,210	151,703,191	0.4%	15.6%	48,122	49,472	1.3%	-2.7%
Totals	\$ 46,232,575,592	\$ 40,827,987,214	100.0%	13.2%	3,662,817	3,258,825	100.0%	12.4%

⁽¹⁾ Includes aviation, general and products liability.

⁽²⁾ Includes aircraft physical damage, commercial property and related business interruption, commercial package and a variety of standalone commercial coverages (e.g., DIC, earthquake, flood, terrorism, vacant building, etc.).

⁽³⁾ Includes D&O, E&O, EPL, sexual misconduct, representations and warranties, patent, trademark and copyright infringement, architects and engineers, medical malpractice, etc.

⁽⁴⁾ Generally includes packaging of commercial GL, inland marine, crime, boiler and machinery, auto and farm.

⁽⁵⁾ AZ and UT don't have categories for multi-peril lines.

⁽⁶⁾ Includes specialty residential and homeowner's coverages as well as standalone coverages (e.g., flood, excess flood, mold, sinkhole, wind, etc.) on residential properties.

⁽⁷⁾ Includes auto dealer liability, commercial auto liability, excess auto liability, garage owners liability, storage, etc. North Carolina only permits dealer and excess auto liability in nonadmitted market.

⁽⁸⁾ Includes credit, crime, hole-in-one, kidnap, ransom, ocean marine, pet, etc.

⁽⁹⁾ Includes auto dealer inventory and commercial auto collision, comprehensive, fire and theft, etc.

⁽¹⁰⁾ Includes liability for cargo during transit, physical loss or damage to data processing equipment, furrier's stock and various floater policies (e.g., personal effects, personal property, jewelry, furs, fine arts, etc.).

⁽¹¹⁾ Includes coverage for loss by sickness or bodily injury and for accidental death, disability and medical expenses while traveling.

Arizona	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 30,650,668	\$ 23,750,959	3.1%	29.1%	3,779	3,348	5.4%
Auto Physical Damage	20,750,116	13,217,311	2.1%	57.0%	1,752	1,381	2.5%	26.9%
Disability/A&H	5,681,889	3,369,011	0.6%	68.7%	1,090	1,080	1.6%	0.9%
Inland Marine	18,686,343	15,165,118	1.9%	23.2%	1,687	1,803	2.4%	-6.4%
Liability (Non-Professional)	476,793,472	415,134,629	48.4%	14.9%	32,392	31,323	46.1%	3.4%
Multi-Peril	-	-	0.0%	0.0%	-	-	0.0%	0.0%
Other	22,356,722	12,600,056	2.3%	77.4%	2,143	3,949	3.1%	-45.7%
Professional Liability	125,925,383	92,198,122	12.8%	36.6%	5,751	5,330	8.2%	7.9%
Property	242,382,781	225,289,876	24.6%	7.6%	9,294	8,758	13.2%	6.1%
Residential, Homeowners and Other Personal Property	41,145,459	29,516,461	4.2%	39.4%	12,349	9,103	17.6%	35.7%
Totals	\$ 984,372,831	\$ 830,241,543	100.0%	18.6%	70,237	66,075	100.0%	6.3%

California ⁽¹⁾ ⁽²⁾	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 687,502,067	\$ 456,094,105	6.3%	50.7%	31,954	21,985	4.0%
Auto Physical Damage	365,487,558	288,896,137	3.3%	26.5%	25,451	15,712	3.2%	62.0%
Disability/A&H	69,656,986	43,545,006	0.6%	60.0%	12,143	8,728	1.5%	39.1%
Inland Marine	126,252,077	113,941,862	1.1%	10.8%	16,246	13,064	2.1%	24.4%
Liability (Non-Professional)	3,353,683,202	2,835,334,525	30.5%	18.3%	268,490	231,906	34.0%	15.8%
Multi-Peril	1,267,932,840	1,131,353,216	11.5%	12.1%	103,132	97,789	13.1%	5.5%
Other	102,664,553	68,185,300	0.9%	50.6%	11,777	8,765	1.5%	34.4%
Professional Liability	1,481,597,924	1,357,472,473	13.5%	9.1%	52,521	46,218	6.6%	13.6%
Property	2,708,682,215	2,567,247,584	24.6%	5.5%	64,235	52,689	8.1%	21.9%
Residential, Homeowners and Other Personal Property	836,474,924	614,611,130	7.6%	36.1%	203,961	113,799	25.8%	79.2%
Totals	\$ 10,999,934,347	\$ 9,476,681,338	100.0%	16.1%	789,910	610,655	100.0%	29.4%

⁽¹⁾ 2024 mid-year data that was reported in 2024 was artificially low due to the omission of pdf-filed policies from the data set where the total premium and transactions were not available at time of submission. In late 2024, California SLA implemented technology and procedural changes to capture that information from the broker at time of submission. These numbers are restated for that period with all policies included. Please note that the SLA website report "Monthly Policy Totals by Submitted Date" has been and remains accurate at the monthly level.

⁽²⁾ The California premium and transaction data above are based on "Submitted Date," which is the date the broker first submitted the information to the SLA. Data by coverage line is not available on this basis until audited, sometimes corrected, by an SLA Data Analyst. The data by coverage line herein represent estimates based on the proportion of premium and transaction, by coverage line, that was audited by an SLA Data Analyst during the reporting period. The SLA believes these estimates represent the closest information to the "real time" placement of the policy, by coverage line, within a statistically insignificant margin.

Florida	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 130,931,504	\$ 124,824,049	1.3%	4.9%	16,651	16,815	1.6%
Auto Physical Damage	59,514,436	52,135,657	0.6%	14.2%	5,775	5,675	0.5%	1.8%
Disability/A&H	26,372,193	17,126,713	0.3%	54.0%	17,509	17,673	1.6%	-0.9%
Inland Marine	95,407,836	77,600,381	1.0%	22.9%	16,110	15,357	1.5%	4.9%
Liability (Non-Professional)	2,811,116,113	2,495,919,743	28.3%	12.6%	302,714	282,039	28.3%	7.3%
Multi-Peril	541,259,043	628,948,823	5.5%	-13.9%	66,734	67,314	6.2%	-0.9%
Other	258,753,074	222,792,083	2.6%	16.1%	133,400	128,157	12.5%	4.1%
Professional Liability	442,004,404	427,230,734	4.5%	3.5%	22,918	20,738	2.1%	10.5%
Property	4,764,819,828	4,922,783,168	48.0%	-3.2%	249,848	211,212	23.3%	18.3%
Residential, Homeowners and Other Personal Property	788,036,646	753,064,663	7.9%	4.6%	239,130	224,385	22.3%	6.6%
Totals	\$ 9,918,215,077	\$ 9,722,426,013	100.0%	2.0%	1,070,789	989,365	100.0%	8.2%

Idaho	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 6,345,009	\$ 3,611,392	3.1%	75.7%	481	401	2.9%
Auto Physical Damage	1,470,109	1,451,855	0.7%	1.3%	150	154	0.9%	-2.6%
Disability/A&H	192,675	215,478	0.1%	-10.6%	219	274	1.3%	-20.1%
Inland Marine	13,352,343	3,500,552	6.5%	281.4%	565	473	3.4%	19.5%
Liability (Non-Professional)	67,975,261	77,002,707	33.2%	-11.7%	8,913	8,572	53.2%	4.0%
Multi-Peril	26,359	563,689	0.0%	0.0%	3	13	0.0%	0.0%
Other	15,942,369	14,109,921	7.8%	13.0%	1,208	984	7.2%	22.8%
Professional Liability	20,807,665	20,116,573	10.2%	3.4%	1,395	1,198	8.3%	16.4%
Property	75,270,210	122,273,274	36.8%	-38.4%	2,611	2,692	15.6%	-3.0%
Residential, Homeowners and Other Personal Property	3,276,442	1,914,987	1.6%	71.1%	1,196	1,185	7.1%	0.9%
Totals	\$ 204,658,442	\$ 244,760,428	100.0%	-16.4%	16,741	15,946	100.0%	5.0%

Illinois	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 132,418,260	\$ 121,387,029	5.8%	9.1%	2,830	2,517	2.7%
Auto Physical Damage	74,864,872	61,391,209	3.3%	21.9%	6,289	5,921	6.0%	6.2%
Disability/A&H	17,776,697	21,278,988	0.8%	-16.5%	2,960	3,099	2.8%	-4.5%
Inland Marine	37,882,897	26,093,324	1.7%	45.2%	3,902	4,195	3.7%	-7.0%
Liability (Non-Professional)	969,588,631	880,767,414	42.8%	10.1%	48,037	46,142	45.9%	4.1%
Multi-Peril	123,414,438	150,786,205	5.4%	-18.2%	8,060	6,058	7.7%	33.0%
Other	21,025,223	11,695,447	0.9%	79.8%	2,579	2,163	2.5%	19.2%
Professional Liability	253,448,780	285,646,734	11.2%	-11.3%	7,353	7,194	7.0%	2.2%
Property	628,679,045	538,574,083	27.7%	16.7%	17,580	14,976	16.8%	17.4%
Residential, Homeowners and Other Personal Property	8,255,438	5,258,823	0.4%	57.0%	4,971	4,119	4.8%	20.7%
Totals	\$ 2,267,354,281	\$ 2,102,879,256	100.0%	7.8%	104,561	96,384	100.0%	8.5%

Minnesota	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 16,033,342	\$ 8,743,351	2.0%	83.4%	658	608	1.6%
Auto Physical Damage	11,837,480	11,226,958	1.5%	5.4%	565	662	1.4%	-14.7%
Disability/A&H	3,251,497	1,071,812	0.4%	203.4%	185	199	0.5%	-7.0%
Inland Marine	16,229,617	18,366,736	2.0%	-11.6%	1,147	1,018	2.8%	12.7%
Liability (Non-Professional)	323,511,999	324,727,575	40.5%	-0.4%	19,754	17,878	48.4%	10.5%
Multi-Peril	54,546,563	49,414,148	6.8%	10.4%	4,527	3,737	11.1%	21.1%
Other	38,454,589	27,027,328	4.8%	42.3%	1,452	1,515	3.6%	-4.2%
Professional Liability	120,870,542	137,422,067	15.1%	-12.0%	4,924	5,002	12.1%	-1.6%
Property	210,525,394	204,200,345	26.4%	3.1%	6,815	5,121	16.7%	33.1%
Residential, Homeowners and Other Personal Property	2,942,708	1,583,429	0.4%	85.8%	792	561	1.9%	41.2%
Totals	\$ 798,203,732	\$ 783,783,752	100.0%	1.8%	40,819	36,301	100.0%	12.4%

Mississippi	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 52,725,400	\$ 53,764,629	10.3%	-1.9%	10,456	12,039	11.2%
Auto Physical Damage	8,313,300	6,859,272	1.6%	21.2%	1,211	1,369	1.3%	-11.5%
Disability/A&H	972,731	391,100	0.2%	148.7%	141	168	0.2%	-16.1%
Inland Marine	6,004,300	7,046,295	1.2%	-14.8%	1,571	1,941	1.7%	-19.1%
Liability (Non-Professional)	106,658,200	102,612,575	20.9%	3.9%	15,011	15,438	16.1%	-2.8%
Multi-Peril	24,089,876	24,109,878	4.7%	-0.1%	4,373	4,536	4.7%	-3.6%
Other	5,322,179	3,595,862	1.0%	48.0%	776	841	0.8%	-7.7%
Professional Liability	32,184,218	17,505,694	6.3%	83.8%	1,894	1,657	2.0%	14.3%
Property	186,780,061	179,696,145	36.6%	3.9%	13,815	11,919	14.8%	15.9%
Residential, Homeowners and Other Personal Property	86,645,163	81,533,449	17.0%	6.3%	44,233	45,992	47.3%	-3.8%
Totals	\$ 509,695,429	\$ 477,114,901	100.0%	6.8%	93,481	95,900	100.0%	-2.5%

Nevada	Premium				Items			
	2025	2024 Reported in 2025	% of Total	YoY Change	2025	2024	% of Total	YoY Change
	Auto Liability	\$ 4,892,811	\$ 5,020,896	0.9%	-2.6%	231	194	0.7%
Auto Physical Damage	6,390,686	3,513,186	1.2%	81.9%	1,220	519	3.6%	135.1%
Disability/A&H	449,252	641,623	0.1%	-30.0%	314	456	0.9%	-31.1%
Inland Marine	4,972,836	7,269,196	0.9%	-31.6%	1,333	897	4.0%	48.6%
Liability (Non-Professional)	281,079,525	246,724,536	51.0%	13.9%	15,893	14,296	47.3%	11.2%
Multi-Peril	29,848,397	22,434,850	5.4%	33.0%	3,503	3,053	10.4%	14.7%
Other	71,755,520	84,007,489	13.0%	-14.6%	1,449	1,610	4.3%	-10.0%
Professional Liability	38,528,860	36,310,277	7.0%	6.1%	3,359	2,618	10.0%	28.3%
Property	99,243,967	70,805,095	18.0%	40.2%	2,549	2,266	7.6%	12.5%
Residential, Homeowners and Other Personal Property	13,793,037	6,856,194	2.5%	101.2%	3,715	2,489	11.1%	49.3%
Totals	\$ 550,954,891	\$ 483,583,344	100.0%	13.9%	33,566	28,398	100.0%	18.2%

New York	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 44,991,497	\$ 40,537,369	0.9%	11.0%
27,783,123	26,156,753	0.5%	6.2%
6,589,780	10,246,170	0.1%	-35.7%
94,705,723	78,759,946	1.9%	20.2%
2,510,194,354	2,051,214,946	49.2%	22.4%
217,431,799	160,841,269	4.3%	35.2%
86,558,417	93,168,918	1.7%	-7.1%
463,263,055	403,181,176	9.1%	14.9%
1,507,977,832	1,338,551,249	29.6%	12.7%
141,589,369	97,774,054	2.8%	44.8%
\$ 5,101,084,949	\$ 4,300,431,850	100.0%	18.6%

Items			
2025	2024	% of Total	YoY Change
1,650	907	0.6%	81.9%
4,036	3,914	1.5%	3.1%
453	653	0.2%	-30.6%
5,547	4,667	2.1%	18.9%
130,620	112,960	48.6%	15.6%
28,694	21,879	10.7%	31.1%
3,851	2,540	1.4%	51.6%
23,800	20,386	8.9%	16.7%
45,423	40,351	16.9%	12.6%
24,739	14,046	9.2%	76.1%
268,813	222,303	100.0%	20.9%

North Carolina	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 28,978,251	\$ 20,672,827	2.5%	40.2%
21,993,589	13,479,437	1.9%	63.2%
3,197,854	3,545,603	0.3%	-9.8%
17,015,588	14,283,098	1.5%	19.1%
488,006,816	459,883,722	42.1%	6.1%
32,858,875	30,805,770	2.8%	6.7%
36,808,149	42,222,826	3.2%	-12.8%
63,234,798	68,774,914	5.5%	-8.1%
402,959,369	344,720,474	34.8%	16.9%
64,175,314	59,108,414	5.5%	8.6%
\$ 1,159,228,602	\$ 1,057,497,086	100.0%	9.6%

Items			
2025	2024	% of Total	YoY Change
1,534	1,284	1.2%	19.5%
2,293	2,501	1.8%	-8.3%
542	706	0.4%	-23.2%
5,980	3,874	4.7%	54.4%
53,008	49,141	41.6%	7.9%
5,217	5,165	4.1%	1.0%
4,438	3,515	3.5%	26.3%
3,227	3,163	2.5%	2.0%
16,977	14,540	13.3%	16.8%
34,313	34,344	26.9%	-0.1%
127,529	118,233	100.0%	7.9%

Oregon	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 18,403,502	\$ 11,948,852	2.4%	35.1%
4,762,622	4,625,599	0.6%	2.9%
1,084,494	975,258	0.1%	10.1%
17,356,786	27,514,260	2.2%	-58.5%
454,074,175	187,852,259	58.5%	58.6%
17,614,160	14,849,763	2.3%	15.7%
38,912,728	29,632,219	5.0%	23.8%
51,490,116	50,388,820	6.6%	2.1%
168,947,454	146,252,739	21.8%	13.4%
3,189,580	2,411,172	0.4%	24.4%
\$ 775,835,617	\$ 476,450,940	100.0%	38.6%

Items			
2025	2024	% of Total	YoY Change
1,526	1,140	3.1%	25.3%
1,081	1,093	2.2%	-1.1%
148	156	0.3%	-5.4%
1,311	1,258	2.7%	4.0%
25,077	21,622	51.2%	13.8%
2,571	2,411	5.3%	6.2%
2,362	1,904	4.8%	19.4%
2,952	2,382	6.0%	19.3%
10,862	9,124	22.2%	16.0%
1,044	762	2.1%	27.0%
48,934	41,852	100.0%	14.5%

Pennsylvania	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 64,045,573	\$ 65,066,234	3.4%	-1.6%
17,152,789	12,755,926	0.9%	34.5%
5,863,971	5,673,344	0.3%	3.4%
15,821,303	16,606,209	0.9%	-4.7%
896,796,155	598,732,589	48.2%	49.8%
46,465,916	43,467,108	2.5%	6.9%
18,857,405	18,883,941	1.0%	-0.1%
294,921,000	229,336,189	15.9%	28.6%
493,320,454	298,855,584	26.5%	65.1%
7,159,165	4,499,747	0.4%	59.1%
\$ 1,860,403,729	\$ 1,293,876,870	100.0%	43.8%

Items			
2025	2024	% of Total	YoY Change
6,206	4,579	4.2%	35.5%
3,026	2,506	2.0%	20.8%
1,421	1,292	1.0%	10.0%
4,412	4,032	3.0%	9.4%
69,656	63,580	46.9%	9.6%
15,753	16,404	10.6%	-4.0%
2,856	2,117	1.9%	34.9%
13,059	11,829	8.8%	10.4%
26,536	21,662	17.9%	22.5%
5,706	3,644	3.8%	56.6%
148,631	131,645	100.0%	12.9%

Texas	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 390,382,946	\$ 319,081,088	4.2%	22.3%
135,795,634	125,521,107	1.5%	8.2%
31,898,669	40,943,432	0.3%	-22.1%
144,785,661	105,194,925	1.5%	37.6%
3,379,943,622	2,789,131,414	36.2%	21.2%
515,353,502	437,614,172	5.5%	17.8%
215,679,398	163,235,444	2.3%	32.1%
382,162,998	348,798,095	4.1%	9.6%
3,744,562,366	3,406,596,584	40.1%	9.9%
402,654,914	264,356,874	4.3%	52.3%
\$ 9,343,219,708	\$ 8,000,473,134	100.0%	16.8%

Items			
2025	2024	% of Total	YoY Change
24,838	24,932	3.5%	-0.4%
20,054	19,567	2.8%	2.5%
10,145	14,277	1.4%	-28.9%
28,335	64,216	4.0%	-55.9%
255,251	244,291	35.7%	4.5%
41,047	37,273	5.7%	10.1%
8,174	6,701	1.1%	22.0%
19,604	18,856	2.7%	4.0%
118,442	104,191	16.6%	13.7%
188,511	139,380	26.4%	35.2%
714,401	673,684	100.0%	6.0%

Utah	
Auto Liability	
Auto Physical Damage	
Disability/A&H	
Inland Marine	
Liability (Non-Professional)	
Multi-Peril	
Other	
Professional Liability	
Property	
Residential, Homeowners and Other Personal Property	
Totals	

Premium			
2025	2024	% of Total	YoY Change
\$ 20,859,826	\$ 13,007,703	4.3%	60.4%
5,802,277	5,798,102	1.2%	0.1%
258,671	116,726	0.1%	121.6%
9,873,298	9,482,944	2.0%	4.1%
247,535,414	174,620,186	50.5%	41.8%
-	-		
36,231,147	26,113,288	7.4%	38.7%
60,325,333	63,897,112	12.3%	-5.6%
99,980,905	60,722,818	20.4%	64.7%
9,636,036	4,444,466	2.0%	116.8%
\$ 490,502,907	\$ 358,203,345	100.0%	36.9%

Items			
2025	2024	% of Total	YoY Change
1,019	896	2.8%	13.7%
303	389	0.8%	-22.1%
41	44	0.1%	-6.8%
731	597	2.0%	22.4%
13,326	13,614	36.0%	-2.1%
0	0	0.0%	0.0%
1,883	1,386	5.1%	35.9%
2,663	2,542	7.2%	4.8%
15,587	16,467	42.1%	-5.3%
1,486	1,445	4.0%	2.8%
37,039	37,380	100.0%	-0.9%

Washington	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	\$ 53,862,546	\$ 36,179,763	4.2%	48.9%	2,145	1,942	2.2%	10.5%
Auto Physical Damage	7,741,571	7,259,084	0.6%	6.6%	928	930	1.0%	-0.2%
Disability/A&H	2,179,851	2,562,927	0.2%	-14.9%	811	667	0.8%	21.6%
Inland Marine	9,799,591	11,275,424	0.8%	-13.1%	1,846	1,811	1.9%	1.9%
Liability (Non-Professional)	561,765,059	494,805,129	44.3%	13.5%	46,466	47,351	47.7%	-1.9%
Multi-Peril	81,061,139	54,896,978	6.4%	47.7%	10,343	8,429	10.6%	22.7%
Other	2,380,380	3,156,393	0.2%	-24.6%	1,127	888	1.2%	26.9%
Professional Liability	141,999,292	142,236,502	11.2%	-0.2%	8,187	8,272	8.4%	-1.0%
Property	384,337,799	445,120,623	30.3%	-13.7%	12,249	11,801	12.6%	3.8%
Residential, Homeowners and Other Personal Property	23,783,824	22,090,592	1.9%	7.7%	13,264	12,613	13.6%	5.2%
Totals	\$ 1,268,911,052	\$ 1,219,583,415	100.0%	4.0%	97,366	94,704	100.0%	2.8%