

U.S. Surplus Lines Overview							
Number of Surplus Lines Entities Writing Business							
			12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
U.S. Domestic Insurers			253	250	239	226	214
Lloyd's Syndicates			91	86	90	87	84
Non-U.S. Insurers			81	79	78	75	74
Total			425	415	407	388	372
Direct Surplus Lines Premium							
	Change	% of Total	2023	2022	2021	2020	2019
U.S. Domestic Insurers	15.6%	74.2%	\$86,495,453,455	\$74,850,985,997	\$62,422,765,315	\$47,500,046,674	\$40,296,618,859
Lloyd's Syndicates	27.7%	17.1%	\$19,947,360,326	\$15,617,968,016	\$13,871,953,030	\$12,710,842,755	\$12,473,566,112
Non-U.S. Insurers	18.0%	8.6%	\$10,075,578,449	\$8,542,228,645	\$7,429,261,014	\$5,848,274,247	\$4,336,953,162
Total	17.7%	100.0%	\$116,518,392,230	\$99,011,182,658	\$83,723,979,359	\$66,059,163,676	\$57,107,138,133
% of Surplus Lines Market to Total U.S. DPW			12.1%	11.3%	10.5%	9.1%	8.0%

Cybersecurity							
U.S. Domestic 2023			Non-U.S. 2023		Total Surplus Lines 2023	Total Admitted & Surplus Lines 2023	Total Admitted & Surplus Lines 2022
	Admitted	Surplus Lines	Lloyd's Syndicates	Alien Companies			
Total Direct Premiums Written	\$2,873,289,761	\$4,374,941,629	\$2,225,206,700	\$370,003,043	\$6,970,151,372	\$9,843,441,133	\$9,658,706,735
Stand-Alone	\$1,507,339,410	\$3,483,951,809	\$1,600,189,472	\$339,416,840	\$5,423,558,121	\$6,930,897,531	\$7,156,413,757
Package Policy	\$1,365,950,351	\$890,989,820	\$625,017,228	\$30,586,203	\$1,546,593,251	\$2,912,543,602	\$2,502,292,978
Total Direct Losses Paid	\$674,347,760	\$715,360,878	\$495,549,578	\$27,765,643	\$1,238,676,099	\$1,913,023,859	\$1,873,606,302
Stand-Alone	\$422,631,812	\$605,657,273	\$284,279,825	\$27,224,143	\$917,161,241	\$1,339,793,053	\$1,306,159,263
Package Policy	\$251,715,948	\$109,703,605	\$211,269,753	\$541,500	\$321,514,858	\$573,230,806	\$567,447,039
Number of Policies in Force	3,962,320	407,421	108,613	85,985	602,019	4,564,339	\$4,130,173
Stand-Alone	213,033	198,946	48,467	79,748	327,161	540,194	502,430
Package Policy	3,749,287	208,475	60,146	6,237	274,858	4,024,145	3,627,743
Number of Claims Reported	15,150	18,411	15,861	4,305	38,577	53,727	\$40,843
Stand-Alone	6,834	15,178	12,322	4,236	31,736	38,570	27,280
Package Policy	8,316	3,233	3,539	69	6,841	15,157	13,563
Number of Entities w/ Exposure ^a	554	192	67	28	287	841	710
Stand-Alone	95	74	57	22	153	248	222
Package Policy	480	97	39	9	145	625	607
Private Flood							
U.S. Domestic 2023			Non-U.S. 2023		Total Surplus Lines 2023	Total Admitted & Surplus Lines 2023	Total Admitted & Surplus Lines 2022
	Admitted	Surplus Lines	Lloyd's Syndicates	Alien Companies			
Total Direct Premiums Written	\$714,935,328	\$678,400,502	\$1,113,081,732	\$728,271,298	\$2,519,753,532	\$3,234,688,860	\$2,634,146,162
Residential	\$160,097,121	\$270,187,526	\$334,182,361	\$29,085,398	\$633,455,285	\$793,552,406	\$720,022,653
Commercial	\$554,838,207	\$408,212,976	\$778,899,371	\$699,185,900	\$1,886,298,247	\$2,441,136,454	\$1,914,123,509
Total Direct Losses Paid	\$162,880,134	\$149,107,604	\$302,660,565	\$47,521,987	\$499,290,156	\$662,170,290	\$651,332,710
Residential	\$77,840,037	\$109,503,039	\$89,970,450	\$18,312,457	\$217,785,946	\$295,625,983	\$298,082,140
Commercial	\$85,040,097	\$39,604,565	\$212,690,115	\$29,209,530	\$281,504,210	\$366,544,307	\$353,250,570
Number of Policies in Force	400,709	248,697	189,647	56,705	495,049	895,758	913,400
Residential	244,104	182,523	166,368	31,818	380,709	624,813	636,684
Commercial	156,605	66,174	23,279	24,887	114,340	270,945	276,716
Number of Claims Reported	865	474	3,730	2,069	6,273	7,138	9,632
Residential	549	361	1,438	648	2,447	2,996	5,530
Commercial	316	113	2,292	1,421	3,826	4,142	4,102
Number of Entities w/ Exposure ^a	169	50	43	18	111	280	278
Residential	75	24	32	7	63	138	148
Commercial	104	38	41	17	96	200	201

^aThe total number of entities will not equal the sum of the sub-categories given there are entities that have exposure to both sub-categories

States & Territories
2023 U.S. Surplus Lines Premiums

Rank	State	U.S. Domestic Insurers	Lloyd's Syndicates	Non-U.S. Insurers	Totals	SL Market Share *
1	California	\$15,403,629,121	\$3,074,690,132	\$1,385,600,761	\$19,863,920,014	17%
2	Texas	\$10,394,391,009	\$3,016,096,459	\$1,679,917,452	\$15,090,404,920	15%
3	Florida	\$11,478,833,391	\$2,551,891,933	\$820,878,897	\$14,851,604,221	16%
4	New York	\$6,523,182,187	\$1,587,786,478	\$745,469,663	\$8,856,438,328	13%
5	Illinois	\$2,824,695,779	\$805,509,447	\$448,242,401	\$4,078,447,627	11%
6	New Jersey	\$2,496,641,717	\$501,137,262	\$260,809,160	\$3,258,588,139	11%
7	Georgia	\$2,346,094,922	\$577,628,111	\$294,751,794	\$3,218,474,827	10%
8	Louisiana	\$2,279,543,691	\$604,008,667	\$185,267,217	\$3,068,819,575	18%
9	Pennsylvania	\$2,187,544,394	\$424,872,021	\$318,599,357	\$2,931,015,772	9%
10	Massachusetts	\$1,849,961,476	\$548,766,117	\$209,821,787	\$2,608,549,380	12%
11	Washington	\$1,814,436,195	\$368,349,272	\$230,054,223	\$2,412,839,690	13%
12	Colorado	\$1,669,322,455	\$342,914,147	\$143,165,642	\$2,155,402,244	10%
13	Ohio	\$1,476,678,394	\$341,304,697	\$222,535,878	\$2,040,518,969	9%
14	North Carolina	\$1,458,962,751	\$346,421,315	\$168,694,098	\$1,974,078,164	8%
15	Virginia	\$1,303,169,566	\$300,381,346	\$335,590,577	\$1,939,141,489	9%
16	South Carolina	\$1,355,874,233	\$323,075,820	\$112,344,054	\$1,791,294,107	12%
17	Tennessee	\$1,231,402,170	\$279,078,854	\$130,030,996	\$1,640,512,020	9%
18	Alabama	\$1,203,846,328	\$298,664,681	\$131,013,015	\$1,633,524,024	12%
19	Missouri	\$1,182,935,584	\$234,429,952	\$186,679,168	\$1,604,044,704	9%
20	Arizona	\$1,247,162,055	\$199,086,030	\$129,139,545	\$1,575,387,630	9%
21	Michigan	\$1,090,090,347	\$200,128,558	\$159,446,847	\$1,449,665,752	6%
22	Indiana	\$1,099,333,712	\$173,989,894	\$155,739,123	\$1,429,062,729	9%
23	Minnesota	\$879,960,508	\$191,798,652	\$158,623,060	\$1,230,382,220	7%
24	Maryland	\$870,060,838	\$240,521,304	\$106,091,797	\$1,216,673,939	7%
25	Connecticut	\$854,497,756	\$231,117,096	\$103,241,839	\$1,188,856,691	10%
26	Oklahoma	\$774,399,551	\$141,645,711	\$119,287,665	\$1,035,332,927	9%
27	Oregon	\$731,712,943	\$170,725,416	\$103,794,409	\$1,006,232,768	9%
28	Wisconsin	\$712,479,807	\$148,973,801	\$114,414,272	\$975,867,880	7%
29	Mississippi	\$721,571,113	\$152,678,949	\$43,171,017	\$917,421,079	12%
30	Nevada	\$668,726,152	\$116,719,209	\$90,615,396	\$876,060,757	10%
31	Utah	\$622,643,739	\$172,732,002	\$60,858,538	\$856,234,279	10%
32	Iowa	\$568,144,598	\$120,151,705	\$51,424,879	\$739,721,182	7%
33	Arkansas	\$515,488,073	\$117,119,205	\$45,058,786	\$677,666,064	8%
34	Kentucky	\$462,329,861	\$133,346,599	\$57,529,762	\$653,206,222	6%
35	Kansas	\$434,902,685	\$89,410,032	\$73,761,443	\$598,074,160	6%
36	Hawaii	\$421,656,525	\$92,436,533	\$59,491,225	\$573,584,283	16%
37	Dist. Columbia	\$405,759,450	\$65,612,781	\$47,809,112	\$519,181,343	18%
38	Nebraska	\$378,062,669	\$71,647,855	\$36,369,653	\$486,080,177	6%
39	Delaware	\$291,287,477	\$61,842,526	\$42,507,049	\$395,637,052	10%
40	Rhode Island	\$263,750,378	\$82,101,988	\$18,170,591	\$364,022,957	10%
41	Idaho	\$259,544,526	\$42,356,818	\$40,700,257	\$342,601,601	7%
42	New Mexico	\$267,562,096	\$28,435,011	\$21,502,909	\$317,500,016	6%
43	Montana	\$230,658,124	\$45,744,300	\$26,564,022	\$302,966,446	8%
44	Alaska	\$196,332,978	\$63,717,577	\$30,021,686	\$290,072,241	14%
45	West Virginia	\$176,917,331	\$27,365,018	\$19,265,111	\$223,547,460	6%
46	New Hampshire	\$174,188,660	\$22,826,016	\$25,249,782	\$222,264,458	7%
47	North Dakota	\$151,266,480	\$22,012,463	\$45,981,012	\$219,259,955	6%
48	Maine	\$163,751,250	\$31,560,877	\$20,368,307	\$215,680,434	6%
49	Vermont	\$118,470,882	\$25,594,643	\$8,650,609	\$152,716,134	9%
50	South Dakota	\$101,775,710	\$24,472,987	\$25,476,308	\$151,725,005	4%
51	Wyoming	\$116,279,435	\$24,910,877	\$9,017,915	\$150,208,227	8%
52	U.S. Virgin Islands	\$12,964,053	\$56,532,887	\$5,150,128	\$74,647,068	33%
53	Puerto Rico	\$28,255,360	\$27,581,528	\$6,997,157	\$62,834,045	2%
54	Guam	\$2,066,945	\$3,155,965	\$3,611,723	\$8,834,633	2%
55	American Samoa	\$659	\$298,711	\$902,787	\$1,202,157	97%
56	Northern Mariana Islands	\$253,366	\$2,091	\$106,588	\$362,045	2%
Grand Total		\$86,495,453,455	\$19,947,360,326	\$10,075,578,449	\$116,518,392,230	
% of Total		74.2%	17.1%	8.6%	100.0%	

* Denominator = P/C U.S. domiciled admitted & non-admitted insurers and non-U.S. insurers and syndicates operating in the U.S. market.