



## FOR IMMEDIATE RELEASE

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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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