FOR IMMEDIATE RELEASE
January 29, 2026

Contact:
John Meetz
WSIA, Director of Government Relations
816.799.0863 | john@wsia.org

Stamping Office Premium and Item Report - 2025 Annual Report

Kansas City, MO – Surplus lines premium volume across the 15 stamping office states reached $90.3 billion through year-end 2025, a 7.8% increase compared to the $83.8 billion reported through December 2024. Item counts rose 14.1%, reflecting continued widespread demand for surplus lines coverage across various product lines. These results highlight the ongoing strength of the surplus lines segment and its critical role in providing coverage solutions for complex, specialized, and hard-to-place risks.

The 2025 Annual Report builds on insights from the 2025 Midyear Report and offers detailed stamping office data organized by line of business, broken down by both premium and items. The report presents a 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. The full 2025 and 2024 stamping office data by line of business is available below.

California reported $22.1 billion in premium, a 5.7% increase, and a 30% increase in items, the most of any state. "California's surplus lines market in 2025 continued to reflect selective pressure rather than broad relief. Growth remains concentrated in property—particularly residential exposures shaped by wildfire risk—while loss-sensitive lines like commercial auto continue to require careful underwriting," said Benjamin J. McKay, CEO and Executive Director of the California Surplus Line Association. "What we're seeing is a market that remains risk-defined, with capacity following exposure and loss experience, not calendar years."

Texas also recorded another strong year in 2025. Surplus Lines Stamping Office of Texas Executive Director, Greg Brandon said, "The 2025 Texas surplus lines market reported another strong performance as total premium increased 9.8% and total filings rose 6.9%. Commercial property and commercial liability continued to dominate overall market activity, combining for 75.7% of total premium reported." He added, "Personal lines are not a large segment of the overall Texas market, however some lines experienced growth, particularly Residential, Homeowners, and Other Personal Property lines which grew 42.5%."

-more-

Florida premium grew modestly at 1.8% with strong item growth at 11.6%. According to Mark Shealy, Executive Director and CEO of the Florida Surplus Lines Service Office, Florida has entered a mature phase of the market cycle, and the story of this past year reflects that shift. "Florida's 2025 results reflect a healthier marketplace where coverage is being written across a broader base of insureds, business is not being excessively shopped, and pricing is beginning to stabilize even as demand and policy volume continue to grow," Shealy said.

Several smaller states posted some of the strongest percentage gains in 2025. Oregon led with 23.8% growth, followed by Utah at 21.4%. Pennsylvania grew 16.2%, adding more than half a billion dollars in premium, while Arizona continued its upward trend with 15.8% growth. Illinois and North Carolina also recorded solid double-digit growth, reflecting heightened activity across regions experiencing economic expansion, population growth, or shifts in commercial risk appetite.

The analysis by line of business offers a clear view of the types of risks driving activity in the E&S market, and 2025 results showed broad growth across all major categories. Liability (Non-Professional) remained the largest segment, accounting for 38.1% of total premium and growing 11.7% year over year. Personal lines saw notable momentum as homeowners turned to surplus lines solutions for coverage not available in the standard market. Professional liability, inland marine, and other specialty coverages also experienced healthy growth, reflecting ongoing diversification in the types of risks being placed. Even in areas where premium levels held relatively steady, filing activity increased, signaling wider market engagement and a continued shift toward surplus lines options for a broad mix of exposures.

Overall, the 2025 results underscore the surplus lines market's continued strength and its essential role in addressing complex risks across the country. Strong premium and transaction growth throughout both large and mid-sized states highlights sustained demand and reinforces the importance of surplus lines in filling coverage gaps the admitted market may be unwilling or unable to meet. State stamping and service offices are nongovernmental 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.

###

U.S. Surplus Lines Service Offices

Annual Assessment

	% of Change		December 31, 2025		December 31, 2024		Rates	
	Premium	Items	Premium	Items	Premium	Items	Stamping Fee	S/L Tax
Arizona	15.80%	10.48%	$ 1,992,204,028	143,803	$ 1,720,342,673	130,166	0.20%	3.00%
California [1]	5.74%	30.02%	22,101,192,619	1,656,434	20,901,364,958	1,274,020	0.18%	3.00%
Florida	1.80%	11.58%	17,331,032,509	2,166,474	17,024,866,328	1,941,645	0.06%	4.94%
Idaho	-0.31%	10.92%	434,724,974	35,393	436,088,335	31,910	0.50%	1.50%
Illinois	10.46%	14.39%	4,860,951,738	223,923	4,400,659,995	195,758	0.04%	3.50%
Minnesota	3.88%	16.20%	1,691,344,002	84,866	1,628,226,408	73,032	0.04%	3.00%
Mississippi	2.12%	3.95%	1,018,154,742	201,204	997,006,799	193,567	0.25%	4.00%
Nevada	-0.62%	17.56%	1,039,780,982	66,902	1,046,230,368	56,910	0.40%	3.50%
New York	14.50%	14.90%	10,492,841,224	544,182	9,164,350,012	473,611	0.15%	3.60%
North Carolina	12.08%	11.37%	2,293,705,922	271,085	2,046,547,519	243,410	0.30%	5.00%
Oregon [2]	23.77%	14.09%	1,416,939,016	104,433	1,144,815,205	91,539	$10	2.00%
Pennsylvania	16.16%	10.15%	3,775,303,765	303,443	3,249,958,563	275,476	$20	3.00%
Texas	9.82%	6.90%	18,211,953,212	1,495,599	16,583,828,866	1,399,079	0.04%	4.85%
Utah	21.42%	4.39%	1,045,965,599	75,899	861,476,631	72,705	0.18%	4.25%
Washington	0.66%	7.79%	2,618,908,382	199,141	2,601,780,623	184,757	0.30%	2.00%
Totals	**7.8%**	**14.1%**	**$ 90,325,002,712**	**7,572,781**	**$ 83,807,543,282**	**6,637,585**		

[1] 2024 annual data that was reported in January 2025 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. The California SLA has since implemented technology and procedural changes to capture that information from the filing at time of submission. These numbers are restated for 2024 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.

Analysis by Line of Business

Line of Business	Premium 2025	Premium 2024	Premium % of Total	Premium % Growth	Items 2025	Items 2024	Items % of Total	Items % Growth
Liability (Non-Professional) [1]	$ 34,415,925,172	$ 30,803,948,161	38.1%	11.7%	2,634,182	2,433,992	34.8%	8.2%
Property [2]	27,958,514,889	27,336,335,551	31.0%	2.3%	1,234,100	1,064,253	16.3%	16.0%
Professional Liability [3]	8,294,590,872	7,892,592,873	9.2%	5.1%	350,469	322,109	4.6%	8.8%
Multi-Peril [4], [5]	5,869,029,619	5,488,646,119	6.5%	6.9%	625,900	550,124	8.3%	13.8%
Residential, Homeowners and Other Personal Property [6]	5,107,043,626	4,132,723,003	5.7%	23.6%	1,731,436	1,280,717	22.9%	35.2%
Auto Liability [7]	3,654,779,818	3,605,823,203	4.0%	1.4%	209,589	189,848	2.8%	10.4%
Other [8]	2,015,069,358	1,729,052,301	2.2%	16.5%	354,576	326,267	4.7%	8.7%
Auto Physical Damage [9]	1,394,007,194	1,280,990,284	1.5%	8.8%	147,616	127,756	1.9%	15.5%
Inland Marine [10]	1,270,892,688	1,187,073,163	1.4%	7.1%	188,748	241,961	2.5%	-22.0%
Disability/A&H [11]	345,149,476	350,358,626	0.4%	-1.5%	96,166	100,558	1.3%	-4.4%
Totals	$ 90,325,002,712	$ 83,807,543,282	100.0%	7.8%	7,572,781	6,637,585	100.0%	14.1%

[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, terrrorism, vacant building, etc.).

[3] Includes D&O, E&O, EPL, sexual misconduct, representations and warranties, patent, trademark and copyright infringement, architects and enginners, 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 commerical 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	$ 74,936,805	$ 61,124,135	3.8%	22.6%	7,280	6,585	5.1%	10.6%
Auto Physical Damage	32,707,978	21,101,974	1.6%	55.0%	3,424	2,563	2.4%	33.6%
Disability/A&H	9,153,369	6,195,167	0.5%	47.8%	2,118	2,324	1.5%	-8.9%
Inland Marine	31,587,863	37,677,344	1.6%	-16.2%	3,561	3,500	2.5%	1.7%
Liability (Non-Professional)	973,682,917	878,045,322	48.9%	10.9%	64,756	62,527	45.0%	3.6%
Multi-Peril	-	-	0.0%	0.0%	-	-	0.0%	0.0%
Other	44,058,713	34,686,835	2.2%	27.0%	5,197	6,708	3.6%	-22.5%
Professional Liability	259,809,648	208,411,600	13.0%	24.7%	11,779	10,943	8.2%	7.6%
Property	474,647,084	418,935,886	23.8%	13.3%	19,946	17,298	13.9%	15.3%
Residential, Homeowners and Other Personal Property	91,619,652	54,164,411	4.6%	69.2%	25,742	17,718	17.9%	45.3%
Totals	$ 1,992,204,028	$ 1,720,342,673	100.0%	15.8%	143,803	130,166	100.0%	10.5%

California (1) (2)	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 1,342,100,815	$ 1,780,043,685	6.1%	-24.6%	60,819	47,743	3.7%	27.4%
Auto Physical Damage	621,537,166	575,342,591	2.8%	8.0%	51,194	36,089	3.1%	41.9%
Disability/A&H	115,373,001	100,948,434	0.5%	14.3%	21,010	17,687	1.3%	18.8%
Inland Marine	265,738,695	246,524,334	1.2%	7.8%	32,999	28,009	2.0%	17.8%
Liability (Non-Professional)	6,842,134,699	6,571,723,606	31.0%	4.1%	535,548	473,904	32.3%	13.0%
Multi-Peril	2,613,461,271	2,422,911,383	11.8%	7.9%	243,701	195,620	14.7%	24.6%
Other	196,694,804	181,427,214	0.9%	8.4%	23,143	16,060	1.4%	44.1%
Professional Liability	2,931,971,649	2,803,215,812	13.3%	4.6%	103,683	94,658	6.3%	9.5%
Property	5,381,420,630	4,877,085,141	24.3%	10.3%	119,855	106,115	7.2%	12.9%
Residential, Homeowners and Other Personal Property	1,790,759,888	1,342,142,760	8.1%	33.4%	464,481	258,135	28.0%	79.9%
Totals	$ 22,101,192,619	$ 20,901,364,958	100.0%	5.7%	1,656,434	1,274,020	100.0%	30.0%

(1) 2024 annual 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	$ 405,379,531	$ 264,924,003	2.3%	53.0%	32,140	32,659	1.5%	-1.6%
Auto Physical Damage	98,309,809	95,031,742	0.6%	3.4%	11,012	11,883	0.5%	-7.3%
Disability/A&H	57,656,059	39,956,914	0.3%	44.3%	36,655	37,623	1.7%	-2.6%
Inland Marine	190,367,212	174,974,759	1.1%	8.8%	31,969	31,688	1.5%	0.9%
Liability (Non-Professional)	5,357,255,289	4,883,683,306	30.9%	9.7%	590,216	551,794	27.2%	7.0%
Multi-Peril	931,653,534	1,047,568,656	5.4%	-11.1%	129,993	129,081	6.0%	0.7%
Other	485,135,553	434,801,935	2.8%	11.6%	252,883	247,913	11.7%	2.0%
Professional Liability	905,391,544	845,372,721	5.2%	7.1%	45,105	41,552	2.1%	8.6%
Property	7,286,941,971	7,730,252,457	42.0%	-5.7%	493,884	398,573	22.8%	23.9%
Residential, Homeowners and Other Personal Property	1,612,942,006	1,508,299,833	9.3%	6.9%	542,617	458,879	25.0%	18.2%
Totals	$ 17,331,032,509	$ 17,024,866,328	100.0%	1.8%	2,166,474	1,941,645	100.0%	11.6%

Idaho	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 12,590,090	$ 10,078,628	2.9%	24.9%	1,146	900	3.2%	27.3%
Auto Physical Damage	2,624,619	3,309,709	0.6%	-20.7%	349	339	1.0%	2.9%
Disability/A&H	1,885,763	974,001	0.4%	93.6%	421	582	1.2%	-27.7%
Inland Marine	26,325,975	16,292,594	6.1%	61.6%	1,175	1,035	3.3%	13.5%
Liability (Non-Professional)	151,640,156	158,259,999	34.9%	-4.2%	17,768	16,873	50.2%	5.3%
Multi-Peril	987,189	1,220,964	0.2%	0.0%	40	37	0.1%	0.0%
Other	35,410,682	39,674,634	8.1%	-10.7%	2,364	2,035	6.7%	16.2%
Professional Liability	35,770,398	35,432,744	8.2%	1.0%	2,607	2,385	7.4%	9.3%
Property	160,654,906	166,892,277	37.0%	-3.7%	5,981	5,399	16.9%	10.8%
Residential, Homeowners and Other Personal Property	6,835,196	3,952,785	1.6%	72.9%	3,542	2,325	10.0%	52.3%
Totals	$ 434,724,974	$ 436,088,335	100.0%	-0.3%	35,393	31,910	100.0%	10.9%

Illinois	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 305,070,303	$ 247,087,706	6.3%	23.5%	6,124	5,332	2.7%	14.9%
Auto Physical Damage	167,279,231	146,903,313	3.4%	13.9%	13,551	11,746	6.1%	15.4%
Disability/A&H	44,797,995	48,834,919	0.9%	-8.3%	5,997	6,274	2.7%	-4.4%
Inland Marine	80,544,472	56,562,307	1.7%	42.4%	7,820	8,213	3.5%	-4.8%
Liability (Non-Professional)	2,004,421,080	1,775,117,831	41.2%	12.9%	100,816	92,166	45.0%	9.4%
Multi-Peril	319,428,388	301,209,065	6.6%	6.0%	17,009	12,995	7.6%	30.9%
Other	64,136,772	44,435,341	1.3%	44.3%	6,765	5,030	3.0%	34.5%
Professional Liability	574,894,797	557,043,295	11.8%	3.2%	14,942	14,339	6.7%	4.2%
Property	1,279,177,555	1,208,306,777	26.3%	5.9%	39,632	30,910	17.7%	28.2%
Residential, Homeowners and Other Personal Property	21,201,145	15,159,441	0.4%	39.9%	11,267	8,753	5.0%	28.7%
Totals	$ 4,860,951,738	$ 4,400,659,995	100.0%	10.5%	223,923	195,758	100.0%	14.4%

Minnesota	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 37,625,964	$ 18,995,664	2.2%	98.1%	1,434	1,123	1.7%	27.7%
Auto Physical Damage	19,623,147	18,763,564	1.2%	4.6%	1,090	1,238	1.3%	-12.0%
Disability/A&H	5,784,435	2,565,590	0.3%	125.5%	426	503	0.5%	-15.3%
Inland Marine	22,154,112	25,799,651	1.3%	-14.1%	2,385	1,966	2.8%	21.3%
Liability (Non-Professional)	748,204,280	742,420,837	44.2%	0.8%	40,624	36,100	47.9%	12.5%
Multi-Peril	97,005,995	84,966,132	5.7%	14.2%	9,176	7,554	10.8%	21.5%
Other	82,410,994	56,472,801	4.9%	45.9%	2,766	2,872	3.3%	-3.7%
Professional Liability	244,696,881	246,092,839	14.5%	-0.6%	9,744	9,185	11.5%	6.1%
Property	424,609,522	428,565,264	25.1%	-0.9%	14,176	11,340	16.7%	25.0%
Residential, Homeowners and Other Personal Property	9,228,672	3,584,065	0.5%	157.5%	3,045	1,151	3.6%	164.6%
Totals	$ 1,691,344,002	$ 1,628,226,408	100.0%	3.9%	84,866	73,032	100.0%	16.2%

Mississippi	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 99,501,525	$ 110,216,919	9.8%	-9.7%	20,798	23,491	10.3%	-11.5%
Auto Physical Damage	13,277,445	11,390,112	1.3%	16.6%	2,441	2,583	1.2%	-5.5%
Disability/A&H	1,462,289	812,952	0.1%	79.9%	329	355	0.2%	-7.3%
Inland Marine	12,003,150	13,836,316	1.2%	-13.2%	3,339	3,786	1.7%	-11.8%
Liability (Non-Professional)	224,648,623	213,808,565	22.1%	5.1%	33,110	31,485	16.5%	5.2%
Multi-Peril	51,234,364	51,587,774	5.0%	-0.7%	9,496	9,413	4.7%	0.9%
Other	10,307,636	8,084,930	1.0%	27.5%	1,450	1,591	0.7%	-8.9%
Professional Liability	58,339,265	44,811,641	5.7%	30.2%	3,817	3,850	1.9%	-0.9%
Property	365,934,215	372,541,630	35.9%	-1.8%	30,817	25,847	15.3%	19.2%
Residential, Homeowners and Other Personal Property	181,446,230	169,915,961	17.8%	6.8%	95,607	91,166	47.5%	4.9%
Totals	$ 1,018,154,742	$ 997,006,799	100.0%	2.1%	201,204	193,567	100.0%	3.9%

Nevada	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 8,852,232	$ 8,656,497	0.9%	2.3%	447	402	0.7%	11.2%
Auto Physical Damage	12,826,942	10,568,854	1.2%	21.4%	2,082	1,244	3.1%	67.4%
Disability/A&H	1,381,986	1,518,817	0.1%	-9.0%	679	820	1.0%	-17.2%
Inland Marine	11,330,031	15,045,927	1.1%	-24.7%	2,466	1,869	3.7%	31.9%
Liability (Non-Professional)	567,313,011	552,682,325	54.6%	2.6%	33,094	28,701	49.5%	15.3%
Multi-Peril	56,069,973	49,645,097	5.4%	12.9%	8,405	6,028	12.6%	39.4%
Other	101,489,174	149,751,310	9.8%	-32.2%	2,755	3,081	4.1%	-10.6%
Professional Liability	80,338,292	80,184,027	7.7%	0.2%	4,128	5,124	6.2%	-19.4%
Property	175,276,641	161,988,742	16.9%	8.2%	5,167	4,526	7.7%	14.2%
Residential, Homeowners and Other Personal Property	24,902,700	16,188,772	2.4%	53.8%	7,679	5,115	11.5%	50.1%
Totals	$ 1,039,780,982	$ 1,046,230,368	100.0%	-0.6%	66,902	56,910	100.0%	17.6%

New York	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 76,809,250	$ 64,494,516	0.7%	19.1%	2,991	1,971	0.5%	51.8%
Auto Physical Damage	53,703,698	49,643,486	0.5%	8.2%	7,852	7,893	1.4%	-0.5%
Disability/A&H	15,217,383	42,480,624	0.1%	-64.2%	972	1,588	0.2%	-38.8%
Inland Marine	209,461,741	210,672,957	2.0%	-0.6%	10,660	9,493	2.0%	12.3%
Liability (Non-Professional)	5,120,416,775	4,351,576,187	48.8%	17.7%	264,972	237,414	48.7%	11.6%
Multi-Peril	487,099,991	357,156,942	4.6%	36.4%	58,449	47,321	10.7%	23.5%
Other	310,712,373	188,254,710	3.0%	65.0%	10,067	6,688	1.8%	50.5%
Professional Liability	1,073,717,073	1,042,164,425	10.2%	3.0%	45,659	43,840	8.4%	4.1%
Property	2,849,058,870	2,627,731,010	27.2%	8.4%	92,314	86,006	17.0%	7.3%
Residential, Homeowners and Other Personal Property	296,644,070	230,175,155	2.8%	28.9%	50,246	31,397	9.2%	60.0%
Totals	$ 10,492,841,224	$ 9,164,350,012	100.0%	14.5%	544,182	473,611	100.0%	14.9%

North Carolina	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 67,989,592	$ 54,882,099	3.0%	23.9%	3,165	2,686	1.2%	17.8%
Auto Physical Damage	38,655,494	27,830,070	1.7%	38.9%	4,524	4,810	1.7%	-5.9%
Disability/A&H	5,460,431	6,811,414	0.2%	-19.8%	1,062	1,506	0.4%	-29.5%
Inland Marine	33,263,378	35,915,937	1.5%	-7.4%	11,272	8,051	4.2%	40.0%
Liability (Non-Professional)	1,060,151,324	952,942,914	46.2%	11.3%	109,854	100,905	40.5%	8.9%
Multi-Peril	59,986,324	62,193,241	2.6%	-3.5%	10,283	10,142	3.8%	1.4%
Other	69,007,652	69,184,050	3.0%	-0.3%	10,774	7,037	4.0%	53.1%
Professional Liability	138,399,104	126,238,717	6.0%	9.6%	6,646	6,393	2.5%	4.0%
Property	676,831,036	584,276,533	29.5%	15.8%	35,865	30,597	13.2%	17.2%
Residential, Homeowners and Other Personal Property	143,961,586	126,272,544	6.3%	14.0%	77,640	71,283	28.6%	8.9%
Totals	$ 2,293,705,922	$ 2,046,547,519	100.0%	12.1%	271,085	243,410	100.0%	11.4%

Oregon	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 64,161,485	$ 24,443,939	4.5%	61.9%	2,993	2,410	2.9%	19.5%
Auto Physical Damage	9,635,383	8,451,674	0.7%	12.3%	2,264	2,164	2.2%	4.4%
Disability/A&H	2,654,471	2,488,639	0.2%	6.2%	332	339	0.3%	-2.1%
Inland Marine	33,629,891	49,649,968	2.4%	-47.6%	2,853	2,753	2.7%	3.5%
Liability (Non-Professional)	664,648,126	476,409,772	46.9%	28.3%	52,298	46,922	50.1%	10.3%
Multi-Peril	36,610,294	38,914,020	2.6%	-6.3%	5,476	4,961	5.2%	9.4%
Other	95,784,921	71,474,765	6.8%	25.4%	5,768	4,335	5.5%	24.8%
Professional Liability	116,725,740	108,631,465	8.2%	6.9%	6,482	5,242	6.2%	19.1%
Property	385,895,205	359,165,833	27.2%	6.9%	23,671	20,665	22.7%	12.7%
Residential, Homeowners and Other Personal Property	7,193,501	5,185,130	0.5%	27.9%	2,295	1,746	2.2%	23.9%
Totals	$ 1,416,939,016	$ 1,144,815,205	100.0%	19.2%	104,433	91,539	100.0%	12.3%

Pennsylvania	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 225,870,801	$ 155,645,237	6.0%	45.1%	11,906	9,188	3.9%	29.6%
Auto Physical Damage	32,584,244	32,598,052	0.9%	0.0%	5,664	5,049	1.9%	12.2%
Disability/A&H	15,716,282	12,574,357	0.4%	25.0%	3,854	2,712	1.3%	42.1%
Inland Marine	30,961,751	31,757,330	0.8%	-2.5%	8,368	7,950	2.8%	5.3%
Liability (Non-Professional)	1,869,247,910	1,479,205,346	49.5%	26.4%	141,036	132,132	46.5%	6.7%
Multi-Peril	93,024,646	97,673,269	2.5%	-4.8%	29,593	33,195	9.8%	-10.9%
Other	42,201,238	43,091,229	1.1%	-2.1%	5,567	4,692	1.8%	18.6%
Professional Liability	597,642,469	547,037,024	15.8%	9.3%	31,534	23,564	10.4%	33.8%
Property	852,341,858	839,475,772	22.6%	1.5%	55,245	49,510	18.2%	11.6%
Residential, Homeowners and Other Personal Property	15,712,565	10,900,946	0.4%	44.1%	10,676	7,484	3.5%	42.7%
Totals	$ 3,775,303,765	$ 3,249,958,563	100.0%	16.2%	303,443	275,476	100.0%	10.2%

Texas	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 788,779,251	$ 703,760,016	4.3%	12.1%	51,280	49,575	3.4%	3.4%
Auto Physical Damage	272,213,080	259,266,321	1.5%	5.0%	39,551	37,614	2.6%	5.1%
Disability/A&H	62,961,131	78,525,617	0.3%	-19.8%	20,619	26,710	1.4%	-22.8%
Inland Marine	281,043,353	233,649,864	1.5%	20.3%	64,897	129,082	4.3%	-49.7%
Liability (Non-Professional)	7,169,899,088	6,358,414,807	39.4%	12.8%	527,998	507,918	35.3%	4.0%
Multi-Peril	970,181,250	854,833,913	5.3%	13.5%	83,335	76,475	5.6%	9.0%
Other	392,118,538	351,820,672	2.2%	11.5%	18,424	13,785	1.2%	33.7%
Professional Liability	821,951,513	799,058,808	4.5%	2.9%	42,117	39,644	2.8%	6.2%
Property	6,612,360,863	6,354,678,836	36.3%	4.1%	241,067	221,880	16.1%	8.6%
Residential, Homeowners and Other Personal Property	840,445,144	589,820,010	4.6%	42.5%	406,311	296,396	27.2%	37.1%
Totals	$ 18,211,953,212	$ 16,583,828,866	100.0%	9.8%	1,495,599	1,399,079	100.0%	6.9%

Utah	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 45,614,422	$ 28,920,004	4.4%	57.7%	2,402	1,937	3.2%	24.0%
Auto Physical Damage	4,648,043	6,058,694	0.4%	-23.3%	656	633	0.9%	3.6%
Disability/A&H	829,940	594,323	0.1%	39.6%	98	106	0.1%	-7.5%
Inland Marine	18,490,013	16,818,934	1.8%	9.9%	1,633	1,296	2.2%	26.0%
Liability (Non-Professional)	498,011,162	389,606,274	47.6%	27.8%	27,971	26,750	36.9%	4.6%
Multi-Peril	-	-			0	0	0.0%	0.0%
Other	78,801,815	49,785,362	7.5%	58.3%	4,356	3,278	5.7%	32.9%
Professional Liability	133,188,645	143,184,406	12.7%	-7.0%	5,457	5,311	7.2%	2.7%
Property	248,684,000	215,184,787	23.8%	15.6%	29,740	30,240	39.2%	-1.7%
Residential, Homeowners and Other Personal Property	17,697,558	11,323,848	1.7%	56.3%	3,586	3,154	4.7%	13.7%
Totals	$ 1,045,965,599	$ 861,476,631	100.0%	21.4%	75,899	72,705	100.0%	4.4%

Washington	Premium				Items			
	2025	2024	% of Total	YoY Change	2025	2024	% of Total	YoY Change
Auto Liability	$ 99,497,751	$ 72,550,154	3.8%	37.1%	4,663	3,846	2.3%	21.2%
Auto Physical Damage	14,380,915	14,730,129	0.5%	-2.4%	1,962	1,908	1.0%	2.8%
Disability/A&H	4,814,941	5,076,859	0.2%	-5.2%	1,594	1,429	0.8%	11.5%
Inland Marine	23,991,050	21,894,941	0.9%	9.6%	3,351	3,269	1.7%	2.5%
Liability (Non-Professional)	1,164,250,732	1,020,051,069	44.5%	14.1%	94,121	88,401	47.3%	6.5%
Multi-Peril	152,286,400	118,765,663	5.8%	28.2%	20,944	17,302	10.5%	21.0%
Other	6,798,491	6,106,513	0.3%	11.3%	2,297	1,161	1.2%	97.8%
Professional Liability	321,753,854	305,713,347	12.3%	5.2%	16,769	16,079	8.4%	4.3%
Property	784,680,533	991,254,604	30.0%	-20.8%	26,739	25,347	13.4%	5.5%
Residential, Homeowners and Other Personal Property	46,453,715	45,637,344	1.8%	1.8%	26,701	26,015	13.4%	2.6%
Totals	$ 2,618,908,382	$ 2,601,780,623	100.0%	0.7%	199,141	184,757	100.0%	7.8%