

<b>U.S. Surplus Lines Overview</b>						
<b>Number of Surplus Lines Entities Writing Business</b>						
		Change	12/31/2021	12/31/2020	12/31/2019	
U.S. Domestic Insurers		+13	239	226	214	
Lloyd's Syndicates		+3	90	87	84	
Non-U.S. Insurers		+3	78	75	74	
<b>Total</b>		<b>+19</b>	<b>407</b>	<b>388</b>	<b>372</b>	
<b>Direct Surplus Lines Premium</b>						
	Change	% of Total	2021	2020	2019	
U.S. Domestic Insurers	31.4%	74.6%	\$62,422,765,315	\$47,500,046,674	\$40,296,618,859	
Lloyd's Syndicates	9.1%	16.6%	\$13,871,953,030	\$12,710,842,755	\$12,473,566,112	
Non-U.S. Insurers	27.0%	8.9%	\$7,429,261,014	\$5,848,274,247	\$4,336,953,162	
<b>Total</b>	<b>26.7%</b>	<b>100.0%</b>	<b>\$83,723,979,359</b>	<b>\$66,059,163,676</b>	<b>\$57,107,138,133</b>	
% of Surplus Lines Market to Total U.S. DPW			10.5%	9.1%	8.0%	
<b>Surplus Lines Reserves/Trust Values</b>						
	Change %	Lloyd's Syndicates		Change %	Non-U.S. Insurers	
		2021	2020		2021	2020
SL Gross Reserves	7.1%	\$22,648,328,252	\$21,139,463,206	16.9%	\$12,844,425,108	\$10,986,456,850
SL Trust Funds Required	6.0%	\$5,762,657,938	\$5,434,192,247	13.3%	\$2,783,716,207	\$2,456,953,660
% collateralized by Trust			25.4%	25.7%	21.7%	22.4%
<b>Cybersecurity</b>						
	U.S. Domestic 2021		Non-U.S. 2021		Total Admitted & Surplus Lines 2021	Total Admitted & Surplus Lines 2020
	Admitted	Surplus Lines	Lloyd's Syndicates	Alien Companies		
Total Direct Premiums Written	\$2,575,348,915	\$2,253,504,569	\$1,364,303,560	\$351,603,757	\$6,544,760,801	\$4,065,128,805
Stand-Alone	\$1,425,592,861	\$1,726,384,787	\$1,062,367,534	\$323,131,342	\$4,537,476,524	\$2,579,976,671
Package Policy	\$1,149,756,054	\$527,119,782	\$301,936,026	\$28,472,415	\$2,007,284,277	\$1,485,152,134
Total Direct Losses Paid	\$895,055,174	\$435,332,765	\$376,766,699	\$23,520,673	\$1,730,675,311	\$1,367,666,295
Stand-Alone	\$591,750,754	\$331,080,146	\$314,000,433	\$23,347,995	\$1,260,179,328	\$1,028,630,681
Package Policy	\$303,304,420	\$104,252,619	\$62,766,266	\$172,678	\$470,495,983	\$339,035,614
Number of Policies in Force	3,513,682	285,049	153,451	122,699	4,074,881	4,341,476
Stand-Alone	178,733	80,443	93,042	118,639	470,857	446,002
Package Policy	3,334,949	204,606	60,409	4,060	3,604,024	3,895,474
Number of Claims Reported	17,605	8,066	12,395	4,936	43,002	44,800
Stand-Alone	7,596	5,920	10,158	4,919	28,593	30,078
Package Policy	10,009	2,146	2,237	17	14,409	14,722
Number of Entities w/ Exposure*	519	117	57	29	722	709
Stand-Alone	87	66	41	22	216	208
Package Policy	476	91	43	12	622	616
<b>Private Flood</b>						
	U.S. Domestic 2021		Non-U.S. 2021		Total Admitted & Surplus Lines 2021	Total Admitted & Surplus Lines 2020
	Admitted	Surplus Lines	Lloyd's Syndicates	Alien Companies		
Total Direct Premiums Written	\$592,667,853	\$434,619,461	\$654,091,134	\$339,543,037	\$2,020,921,485	\$1,559,362,582
Residential	\$152,989,723	\$182,065,644	\$182,924,549	\$30,626,781	\$548,606,697	\$474,771,809
Commercial	\$439,678,130	\$252,553,817	\$471,166,585	\$308,916,256	\$1,472,314,788	\$1,084,590,773
Total Direct Losses Paid	\$178,865,441	\$67,271,597	\$211,603,860	\$21,417,506	\$479,158,404	\$316,239,604
Residential	\$29,104,954	\$47,673,463	\$113,584,901	\$5,600,042	\$195,963,360	\$57,555,266
Commercial	\$149,760,487	\$19,598,134	\$98,018,959	\$15,817,464	\$283,195,044	\$258,684,338
Number of Policies in Force	378,086	185,057	217,304	51,275	831,722	690,429
Residential	215,072	145,390	188,410	27,894	576,766	481,484
Commercial	163,014	39,667	28,894	23,381	254,956	208,945
Number of Claims Reported	675	918	5,016	3,563	10,172	6,826
Residential	313	831	2,564	461	4,169	3,072
Commercial	362	87	2,452	3,102	6,003	3,754
Number of Entities w/ Exposure*	177	47	46	15	285	263
Residential	80	23	36	5	144	129
Commercial	98	34	44	15	191	188

\*The 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**

**2021 U.S. Surplus Lines Premiums**

State	U.S. Domestic Insurers	Lloyd's Syndicates	Non-U.S. Insurers	Totals	Rank
California	\$12,080,205,041	\$2,190,187,879	\$1,047,576,064	\$15,317,968,984	1
Texas	\$7,133,001,867	\$2,080,004,160	\$1,173,224,122	\$10,386,230,149	2
Florida	\$6,847,931,856	\$1,693,582,292	\$598,610,879	\$9,140,125,027	3
New York	\$5,222,083,129	\$1,078,656,925	\$671,325,098	\$6,972,065,152	4
Illinois	\$2,139,070,472	\$546,972,392	\$312,938,745	\$2,998,981,609	5
New Jersey	\$1,970,494,485	\$369,302,668	\$210,436,698	\$2,550,233,851	6
Georgia	\$1,740,818,485	\$356,424,471	\$228,345,888	\$2,325,588,844	7
Pennsylvania	\$1,735,772,316	\$299,375,647	\$242,873,333	\$2,278,021,296	8
Louisiana	\$1,571,181,869	\$369,434,595	\$132,647,242	\$2,073,263,706	9
Massachusetts	\$1,450,450,002	\$352,342,672	\$193,399,463	\$1,996,192,137	10
Washington	\$1,318,012,864	\$320,546,512	\$214,571,959	\$1,853,131,335	11
Colorado	\$1,186,054,105	\$230,184,739	\$137,645,390	\$1,553,884,234	12
Ohio	\$1,101,358,350	\$259,926,986	\$179,114,213	\$1,540,399,549	13
North Carolina	\$1,018,510,444	\$270,564,686	\$115,630,052	\$1,404,705,182	14
Virginia	\$952,933,855	\$234,919,073	\$180,143,383	\$1,367,996,311	15
Missouri	\$848,013,871	\$168,510,736	\$138,281,672	\$1,154,806,279	16
South Carolina	\$838,959,896	\$231,667,255	\$75,931,483	\$1,146,558,634	17
Tennessee	\$850,490,109	\$177,131,083	\$87,292,494	\$1,114,913,686	18
Arizona	\$877,074,209	\$139,553,845	\$84,720,488	\$1,101,348,542	19
Alabama	\$808,709,999	\$203,872,819	\$65,902,453	\$1,078,485,271	20
Michigan	\$786,640,400	\$124,330,090	\$96,755,713	\$1,007,726,203	21
Indiana	\$747,058,061	\$114,833,909	\$95,567,412	\$957,459,382	22
Minnesota	\$655,102,760	\$164,523,199	\$110,439,736	\$930,065,695	23
Maryland	\$696,150,285	\$169,473,622	\$62,615,343	\$928,239,250	24
Connecticut	\$667,527,178	\$142,179,975	\$82,880,541	\$892,587,694	25
Oklahoma	\$615,716,324	\$112,192,070	\$97,628,676	\$825,537,070	26
Oregon	\$544,857,185	\$114,753,897	\$69,206,744	\$728,817,826	27
Wisconsin	\$490,346,237	\$116,900,762	\$85,934,548	\$693,181,547	28
Nevada	\$512,542,482	\$91,600,875	\$63,228,541	\$667,371,898	29
Mississippi	\$507,745,579	\$118,364,714	\$35,146,336	\$661,256,629	30
Utah	\$439,215,005	\$105,827,150	\$34,070,453	\$579,112,608	31
Iowa	\$378,018,914	\$77,997,920	\$38,399,857	\$494,416,691	32
Kentucky	\$335,179,881	\$87,574,958	\$30,961,662	\$453,716,501	33
Dist. Columbia	\$355,924,081	\$55,719,953	\$39,442,083	\$451,086,117	34
Kansas	\$331,586,576	\$65,831,788	\$44,923,582	\$442,341,946	35
Arkansas	\$294,675,271	\$68,047,919	\$30,757,362	\$393,480,552	36
Hawaii	\$297,743,413	\$53,061,412	\$30,510,827	\$381,315,652	37
Delaware	\$233,392,957	\$62,310,528	\$32,077,810	\$327,781,295	38
Nebraska	\$224,423,110	\$39,346,189	\$27,057,261	\$290,826,560	39
Idaho	\$168,812,786	\$45,254,294	\$39,227,347	\$253,294,427	40
Rhode Island	\$189,836,572	\$49,026,541	\$12,226,463	\$251,089,576	41
Montana	\$180,634,360	\$30,221,542	\$22,007,702	\$232,863,604	42
Alaska	\$151,918,958	\$43,891,587	\$18,794,263	\$214,604,808	43
New Mexico	\$173,082,301	\$26,040,138	\$10,809,436	\$209,931,875	44
New Hampshire	\$129,098,822	\$19,702,658	\$20,767,226	\$169,568,706	45
West Virginia	\$131,838,703	\$19,251,133	\$13,162,453	\$164,252,289	46
Maine	\$116,285,379	\$25,508,307	\$10,384,497	\$152,178,183	47
North Dakota	\$104,783,185	\$14,861,627	\$31,472,936	\$151,117,748	48
Vermont	\$87,811,254	\$27,607,925	\$9,870,573	\$125,289,752	49
Wyoming	\$71,505,320	\$37,796,088	\$8,750,461	\$118,051,869	50
South Dakota	\$60,767,112	\$18,677,766	\$19,551,404	\$98,996,282	51
Puerto Rico	\$32,876,120	\$29,066,822	\$4,933,112	\$66,876,054	52
U.S. Virgin Islands	\$16,377,820	\$19,723,289	\$6,065,353	\$42,166,462	53
Guam	\$1,870,964	\$6,981,109	\$1,992,938	\$10,845,011	54
Northern Mariana Islands	\$242,194	\$82,365	\$517,580	\$842,139	55
American Samoa	\$50,542	\$227,474	\$511,664	\$789,680	56
<b>Grand Total</b>	<b>\$62,422,765,315</b>	<b>\$13,871,953,030</b>	<b>\$7,429,261,014</b>	<b>\$83,723,979,359</b>	
<b>% of Total</b>	<b>74.6%</b>	<b>16.6%</b>	<b>8.9%</b>	<b>100.0%</b>	