

U.S. Surplus Lines Overview							
Number of Surplus Lines Entities Writing Business							
	<u>Change</u>	<u>12/31/2022</u>	<u>12/31/2021</u>	<u>12/31/2020</u>			
U.S. Domestic Insurers	+11	250	239	226			
Lloyd's Syndicates	-4	86	90	87			
Non-U.S. Insurers	+1	79	78	75			
Total	+8	415	407	388			
Direct Surplus Lines Premium							
	<u>Change</u>	<u>% of Total</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>		
U.S. Domestic Insurers	19.9%	75.6%	\$74,850,985,997	\$62,422,765,315	\$47,500,046,674		
Lloyd's Syndicates	12.6%	15.8%	\$15,617,968,016	\$13,871,953,030	\$12,710,842,755		
Non-U.S. Insurers	15.0%	8.6%	\$8,542,228,645	\$7,429,261,014	\$5,848,274,247		
Total	18.3%	100.0%	\$99,011,182,658	\$83,723,979,359	\$66,059,163,676		
% of Surplus Lines Market to Total U.S. DPW			11.3%	10.5%	9.1%		
Surplus Lines Reserves/Trust Values							
	<u>Change</u>	<u>Lloyd's Syndicates</u>		<u>Change</u>	<u>Non-U.S. Insurers</u>		
	<u>%</u>	<u>2022</u>	<u>2021</u>	<u>%</u>	<u>2022</u>	<u>2021</u>	
SL Gross Reserves	15.4%	\$26,146,423,684	\$22,648,328,252	13.1%	\$14,527,245,962	\$12,844,425,108	
SL Trust Funds Required	12.5%	\$6,484,343,893	\$5,762,657,938	11.8%	\$3,112,166,173	\$2,783,716,207	
% collateralized by Trust		24.8%	25.4%		21.4%	21.7%	
Cybersecurity							
	<u>U.S. Domestic 2022</u>		<u>Non-U.S. 2022</u>		<u>Total Surplus Lines 2022</u>	<u>Total Admitted & Surplus Lines 2022</u>	<u>Total Admitted & Surplus Lines 2021</u>
	<u>Admitted</u>	<u>Surplus Lines</u>	<u>Lloyd's Syndicates</u>	<u>Alien Companies</u>			
Total Direct Premiums Written	\$2,966,506,950	\$4,298,085,320	\$1,983,653,486	\$437,815,809	\$6,719,554,615	\$9,686,061,565	\$6,544,760,801
Stand-Alone	\$1,597,273,275	\$3,493,517,920	\$1,658,759,224	\$406,863,338	\$5,559,140,482	\$7,156,413,757	\$4,537,476,524
Package Policy	\$1,369,233,675	\$804,567,400	\$324,894,262	\$30,952,471	\$1,160,414,133	\$2,529,647,808	\$2,007,284,277
Total Direct Losses Paid	\$745,360,422	\$647,838,605	\$449,556,005	\$30,851,270	\$1,128,245,880	\$1,873,606,302	\$1,730,675,311
Stand-Alone	\$446,651,826	\$499,324,554	\$330,225,972	\$29,956,911	\$859,507,437	\$1,306,159,263	\$1,260,179,328
Package Policy	\$298,708,596	\$148,514,051	\$119,330,033	\$894,359	\$268,738,443	\$567,447,039	\$470,495,983
Number of Policies in Force	3,571,952	349,626	158,945	49,650	558,221	4,130,173	4,074,881
Stand-Alone	198,284	144,336	112,100	47,710	304,146	502,430	470,857
Package Policy	3,373,668	205,290	46,845	1,940	254,075	3,627,743	3,604,024
Number of Claims Reported	14,170	12,754	12,430	1,489	26,673	40,843	43,002
Stand-Alone	5,856	9,947	10,019	1,458	21,424	27,280	28,593
Package Policy	8,314	2,807	2,411	31	5,249	13,563	14,409
Number of Entities w/ Exposure ^a	512	117	55	26	198	710	722
Stand-Alone	86	74	42	20	136	222	216
Package Policy	472	88	39	8	135	607	622
Private Flood							
	<u>U.S. Domestic 2022</u>		<u>Non-U.S. 2022</u>		<u>Total Surplus Lines 2022</u>	<u>Total Admitted & Surplus Lines 2022</u>	<u>Total Admitted & Surplus Lines 2021</u>
	<u>Admitted</u>	<u>Surplus Lines</u>	<u>Lloyd's Syndicates</u>	<u>Alien Companies</u>			
Total Direct Premiums Written	\$683,541,994	\$605,308,757	\$823,104,138	\$522,191,273	\$1,950,604,168	\$2,634,146,162	\$2,020,921,485
Residential	\$185,465,876	\$251,374,247	\$256,873,041	\$26,309,489	\$534,556,777	\$720,022,653	\$548,606,697
Commercial	\$498,076,118	\$353,934,510	\$566,231,097	\$495,881,784	\$1,416,047,391	\$1,914,123,509	\$1,472,314,788
Total Direct Losses Paid	\$242,650,411	\$161,257,118	\$213,770,864	\$33,654,317	\$408,682,299	\$651,332,710	\$479,158,404
Residential	\$104,173,373	\$89,870,022	\$94,125,092	\$9,913,653	\$193,908,767	\$298,082,140	\$195,963,360
Commercial	\$138,477,038	\$71,387,096	\$119,645,772	\$23,740,664	\$214,773,532	\$353,250,570	\$283,195,044
Number of Policies in Force	397,558	243,552	219,203	53,087	515,842	913,400	831,722
Residential	234,603	184,497	192,284	25,300	402,081	636,684	576,766
Commercial	162,955	59,055	26,919	27,787	113,761	276,716	254,956
Number of Claims Reported	1,841	1,029	5,254	1,508	7,791	9,632	10,172
Residential	1,536	969	2,779	246	3,994	5,530	4,169
Commercial	305	60	2,475	1,262	3,797	4,102	6,003
Number of Entities w/ Exposure ^a	169	46	46	17	109	278	285
Residential	77	24	41	6	71	148	144
Commercial	103	37	46	15	98	201	191

^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

2022 U.S. Surplus Lines Premiums

State	U.S. Domestic Insurers	Lloyd's Syndicates	Non-U.S. Insurers	Totals	Rank
California	\$14,398,203,402	\$2,546,308,420	\$1,174,152,412	\$18,118,664,234	1
Texas	\$8,682,127,003	\$2,296,610,703	\$1,375,528,592	\$12,354,266,298	2
Florida	\$8,991,372,676	\$1,985,152,431	\$864,736,275	\$11,841,261,382	3
New York	\$5,947,642,852	\$1,095,152,445	\$760,967,922	\$7,803,763,219	4
Illinois	\$2,567,152,115	\$641,979,933	\$352,437,708	\$3,561,569,756	5
New Jersey	\$2,147,082,668	\$344,411,524	\$202,837,724	\$2,694,331,916	6
Georgia	\$2,012,454,242	\$435,963,571	\$221,439,701	\$2,669,857,514	7
Pennsylvania	\$1,950,256,297	\$316,476,169	\$292,517,392	\$2,559,249,858	8
Louisiana	\$1,942,258,935	\$391,298,200	\$171,658,372	\$2,505,215,507	9
Massachusetts	\$1,656,791,379	\$386,024,315	\$195,131,335	\$2,237,947,029	10
Washington	\$1,568,414,607	\$325,291,049	\$168,844,505	\$2,062,550,161	11
Ohio	\$1,300,442,856	\$304,136,180	\$203,081,238	\$1,807,660,274	12
Colorado	\$1,439,607,496	\$239,542,172	\$105,161,539	\$1,784,311,207	13
North Carolina	\$1,271,480,479	\$298,047,309	\$166,864,351	\$1,736,392,139	14
Virginia	\$1,105,492,668	\$246,403,146	\$206,277,213	\$1,558,173,027	15
South Carolina	\$1,045,783,335	\$260,460,907	\$100,276,481	\$1,406,520,723	16
Tennessee	\$1,044,142,541	\$259,673,404	\$96,448,466	\$1,400,264,411	17
Alabama	\$966,184,094	\$287,063,861	\$90,721,099	\$1,343,969,054	18
Missouri	\$978,504,111	\$206,529,797	\$156,701,006	\$1,341,734,914	19
Arizona	\$1,036,922,853	\$164,042,554	\$101,440,230	\$1,302,405,637	20
Michigan	\$979,698,416	\$145,121,706	\$127,775,389	\$1,252,595,511	21
Indiana	\$968,992,379	\$121,620,663	\$124,837,091	\$1,215,450,133	22
Minnesota	\$766,266,313	\$159,193,603	\$127,978,908	\$1,053,438,824	23
Connecticut	\$787,197,041	\$151,126,589	\$106,358,141	\$1,044,681,771	24
Maryland	\$770,972,373	\$169,573,754	\$63,653,074	\$1,004,199,201	25
Oklahoma	\$694,998,583	\$104,252,552	\$103,597,994	\$902,849,129	26
Oregon	\$661,682,019	\$137,549,833	\$83,759,893	\$882,991,745	27
Wisconsin	\$584,702,175	\$123,324,997	\$91,069,361	\$799,096,533	28
Nevada	\$568,040,233	\$100,327,058	\$70,267,873	\$738,635,164	29
Mississippi	\$592,884,822	\$108,802,972	\$35,418,877	\$737,106,671	30
Utah	\$551,506,511	\$143,632,267	\$38,245,494	\$733,384,272	31
Iowa	\$469,313,527	\$147,697,397	\$39,314,366	\$656,325,290	32
Dist. Columbia	\$437,887,141	\$46,998,041	\$53,150,183	\$538,035,365	33
Kentucky	\$393,148,835	\$111,509,819	\$21,152,721	\$525,811,375	34
Kansas	\$388,100,253	\$67,529,291	\$57,669,239	\$513,298,783	35
Arkansas	\$385,717,364	\$74,610,949	\$35,196,301	\$495,524,614	36
Hawaii	\$369,141,345	\$77,973,810	\$38,091,012	\$485,206,167	37
Delaware	\$287,688,610	\$62,251,973	\$46,084,232	\$396,024,815	38
Nebraska	\$275,108,507	\$51,340,533	\$30,773,159	\$357,222,199	39
Rhode Island	\$209,522,326	\$75,127,456	\$16,330,694	\$300,980,476	40
Idaho	\$215,054,442	\$49,411,940	\$31,814,837	\$296,281,219	41
Montana	\$198,606,956	\$29,379,376	\$24,060,690	\$252,047,022	42
New Mexico	\$210,316,943	\$23,358,990	\$14,360,849	\$248,036,782	43
Alaska	\$168,122,834	\$51,388,719	\$20,596,749	\$240,108,302	44
West Virginia	\$160,324,901	\$24,532,559	\$17,120,724	\$201,978,184	45
New Hampshire	\$147,292,774	\$22,385,026	\$20,468,120	\$190,145,920	46
Maine	\$132,561,831	\$29,399,252	\$9,059,848	\$171,020,931	47
North Dakota	\$114,822,699	\$15,778,532	\$39,590,147	\$170,191,378	48
Vermont	\$98,314,570	\$51,001,633	\$6,963,649	\$156,279,852	49
South Dakota	\$76,050,456	\$26,175,498	\$22,232,756	\$124,458,710	50
Wyoming	\$92,469,653	\$17,134,068	\$7,850,675	\$117,454,396	51
Puerto Rico	\$29,185,323	\$26,649,602	\$4,197,063	\$60,031,988	52
U.S. Virgin Islands	\$10,833,539	\$40,217,104	\$4,462,554	\$55,513,197	53
Guam	\$1,915,780	\$923,345	\$709,139	\$3,548,264	54
American Samoa	\$290	\$258,703	\$396,641	\$655,634	55
Northern Mariana Islands	\$227,624	(\$159,684)	\$396,641	\$464,581	56
Grand Total	\$74,850,985,997	\$15,617,968,016	\$8,542,228,645	\$99,011,182,658	
% of Total	75.6%	15.8%	8.6%	100.0%	