

Colorado

2025 1st Quarter Report



This report provides a summary of the premiums, policies, and transaction counts processed by the Florida Surplus Lines Service Office through the Surplus Lines Automation Suite (SLAS) for Colorado. Through careful data collection and analysis, we strive to uphold a strong record of public service. This document provides a high-level overview of surplus lines activity from the first quarter of 2025 highlighting key trends and insights. We invite you to review the statistics for your surplus lines market.

MONTH	PREMIUM	POLICY COUNT	AVG. POLICY COST
January	\$69.1 MILLION	3,130	\$22,062
February	\$115.2 MILLION	6,949	\$16,579
March	\$245.3 MILLION	12,295	\$19,948
Q1	\$429.6 MILLION	22,374	\$19,197

TAXES
\$12.9
MILLION

TOP COVERAGES BY PREMIUM

RANK	COVERAGE	PREMIUM	POLICY COUNT	AVG. COST PER POLICY
1	COMMERCIAL PROPERTY	\$102.1 MILLION	1,984	\$51,462
2	EXCESS COMMERCIAL GENERAL LIABILITY	\$80.3 MILLION	1,657	\$48,443
3	COMMERCIAL GENERAL LIABILITY	\$73.8 MILLION	6,339	\$11,650
4	COMMERCIAL PACKAGE	\$25.6 MILLION	2,181	\$11,748
5	CYBER LIABILITY	\$19.4 MILLION	1,799	\$10,794
6	MISCELLANEOUS E&O LIABILITY	\$18.5 MILLION	1,197	\$15,442
7	POLLUTION & ENVIRONMENT LIABILITY	\$15.3 MILLION	484	\$31,568
8	BUILDERS RISK - COMMERCIAL	\$8.2 MILLION	118	\$69,658
9	COMMERCIAL AUTO EXCESS LIABILITY	\$7.6 MILLION	119	\$63,481
10	HOMEOWNERS-HO-3	\$7.0 MILLION	823	\$8,498

TOP INSURERS BY PREMIUM

RANK	INSURER	PREMIUM	% OF TOTAL PREMIUM	POLICY COUNT	% OF TOTAL POLICY COUNT
1	UNDERWRITERS AT LLOYD'S, LONDON	\$56.6 MILLION	13.2%	3,293	14.7%
2	LEXINGTON INSURANCE COMPANY	\$17.7 MILLION	4.1%	167	0.7%
3	EVANSTON INSURANCE COMPANY	\$13.3 MILLION	3.1%	2,342	10.5%
4	UNITED SPECIALTY INSURANCE COMPANY	\$11.6 MILLION	2.7%	139	0.6%
5	SCOTTSDALE INSURANCE COMPANY	\$11.4 MILLION	2.7%	1,634	7.3%
6	ALLIED WORLD ASSURANCE COMPANY, INC	\$11.1 MILLION	2.6%	45	0.2%
7	KINSALE INSURANCE COMPANY	\$10.9 MILLION	2.5%	688	3.1%
8	GENERAL STAR INDEMNITY COMPANY	\$10.3 MILLION	2.4%	149	0.7%
9	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	\$10.2 MILLION	2.4%	318	1.4%
10	ARCH SPECIALTY INSURANCE COMPANY	\$9.3 MILLION	2.2%	348	1.6%

Colorado began using SLAS January 1, 2025. Percentage is YoY percent change based on the same reporting period last year. The information presented is based on data submitted through SLIP from January 1, 2025, to March 31, 2025, according to the policy submission date. All figures have been rounded to the nearest dollar amount. Please note that policy count figures reflect new business and renewals only.