
SLTX SURPLUSSM
LINES
STAMPING OFFICE OF TEXAS


2025 Annual Report



Stamping Office History

The Surplus Lines Stamping Office of Texas (“Stamping Office”) was created by the 70th Legislature in 1987 to provide oversight with statutory regulation, research, and reporting for the surplus lines market. The Stamping Office encourages and enhances compliance by agents and insurers, and performs functions enumerated in the Texas Insurance Code to assist the Texas Department of Insurance (“TDI”) with functional compliance with the surplus lines insurance laws of the State of Texas.

Annual Reporting Requirements



This report is made pursuant to the Stamping Office Plan of Operation, which requires that an annual summary of operations containing information on transactions, conditions, operations, and investments during the preceding year be made to the Deputy Commissioner of the Financial Regulation Division, or the deputy commissioners designee.

TRANSACTIONS

LINES OF BUSINESS
PREMIUM, AGGREGATED BY COVERAGE



LIABILITY
\$7.84 B



MARINE
\$441.21 M



PROPERTY
\$6.04 B



CREDIT
\$207.84 M



AUTO
\$1.12 B



MEDICAL MALPRACTICE
\$126.92 M



**COMMERCIAL
MULTI-PERIL**
\$1.79 B



ACCIDENT & HEALTH
\$62.96 M



HOMEOWNERS
\$526.87 M



OTHER
\$57.57 M

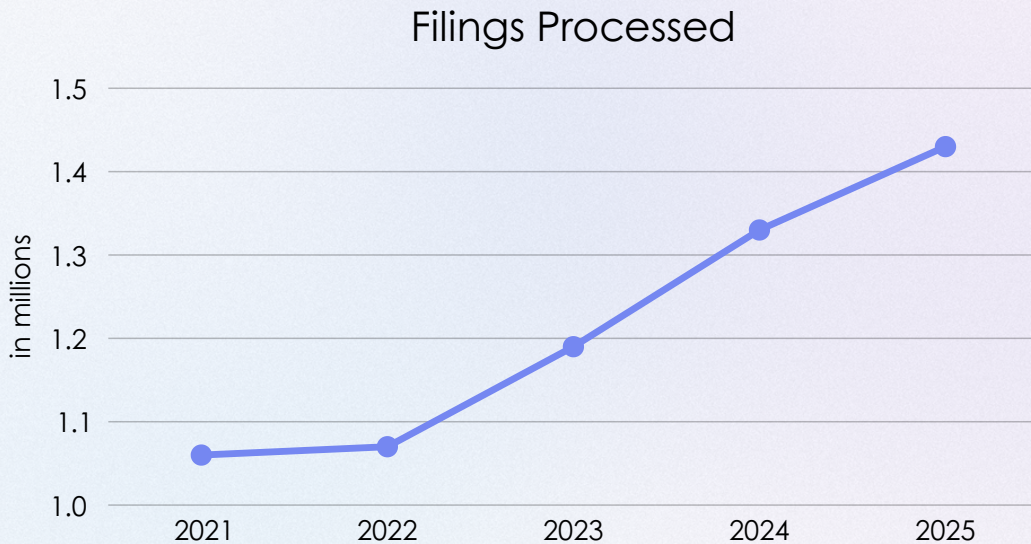
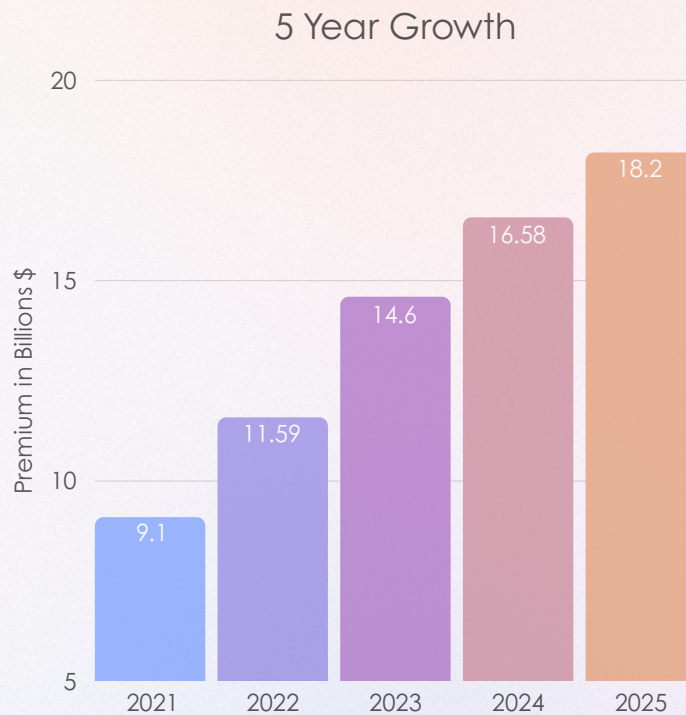
TRANSACTIONS

Total premium written for each property line of business and the percentage of premium written by a surplus lines insurer with an admitted affiliate.

Lines of Business	Premium	%
Allied Lines	\$320M	63.7%
Difference in Condition	\$46.1M	32.7%
Earthquake	\$4.21M	74.4%
Farmowners/Ranchowners	\$3.97M	72.9%
Fire	\$643K	100%
Fire/Allied Lines	\$5.31B	70.2%
Flood	\$112M	63.2%
Glass	\$3.21M	35.2%
Homeowners	\$527M	54.7%
Oil & Gas Package	\$81.9M	22.0%
Oil & Gas Property	\$161M	28.4%
Property Package	\$932M	78.7%
Special Events	\$2.07M	24.9%
Terrorism	\$74.5M	36.5%
Other	\$1.50B	69.6%

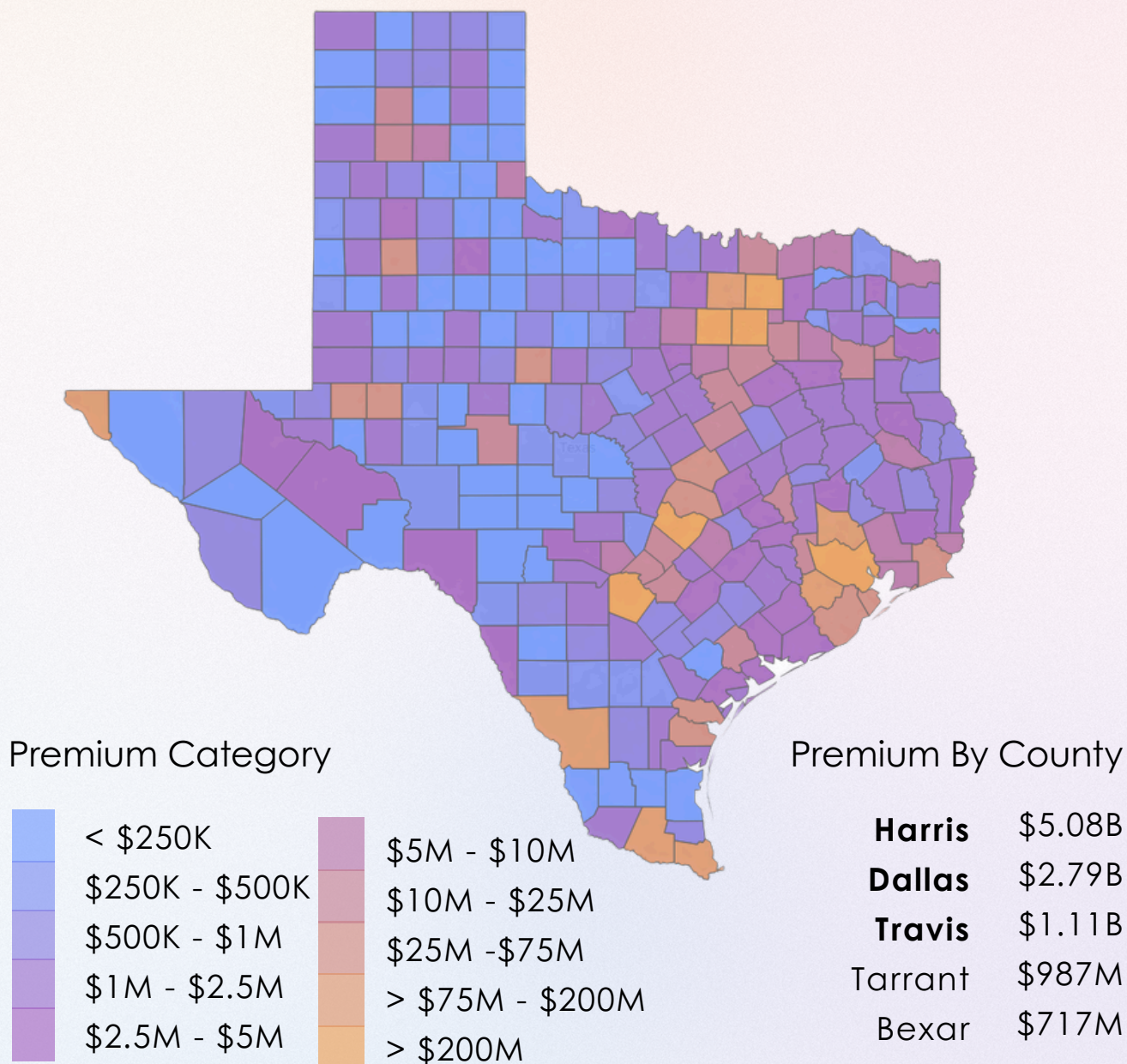
TRANSACTIONS

The Stamping Office processed 1,432,419 surplus lines insurance filings and a record \$18,211,953,211.60 in Texas surplus lines premium, reflecting increases from the prior year of 8.0% and 9.8% respectively.



TRANSACTIONS

Total policy premium for property coverages underwritten by SL insurers with an admitted affiliate was \$6.18 billion with 10.9% attributed to extended coverage.



Total premium written for each property line of business and the percentage of premium written by a surplus lines insurer with an admitted affiliate, as required by the SLTX Plan of Operation, Section 3 (d)(1)(E)(vi).

TRANSACTIONS

TOP TEN INSURERS

\$3.05B	UNDERWRITERS AT LLOYD'S LONDON
\$593M	STARR SURPLUS LINES INSURANCE CO.
\$438M	LEXINGTON INSURANCE COMPANY
\$385M	EVANSTON INSURANCE CO.
\$377M	ASSOCIATED ELEC & GAS INS SER LTD

\$354M	NATIONAL FIRE & MARINE INS CO.
\$351M	MS TRANSVERSE SPECIALTY INS CO.
\$331M	SCOTTSDALE INSURANCE COMPANY
\$320M	AXIS SURPLUS INSURANCE COMPANY
\$314M	WESTCHESTER SURPLUS LINES INS CO

957K
POLICIES UNDERWRITTEN BY

319
ELIGIBLE SURPLUS LINES INSURERS

TOP TEN BROKERS

1013
BROKERS REPORTED

1.43M
TOTAL TRANSACTIONS

\$2.59B	RSG SPECIALTY, LLC
\$2.12B	CRC INSURANCE SERVICES, LLC
\$1.78B	AMWINS INSURANCE BROKERAGE, LLC
\$796M	MARSH USA LLC
\$655M	MARSH & MCLENNAN AGENCY LLC

\$641M	LOCKTON COMPANIES, LLC
\$587M	MCGRUFF INSURANCE SERVICES, LLC
\$519M	AON RISK SERVICES SOUTHWEST INC
\$420M	RISK PLACEMENT SERVICES, INC.
\$416M	WILLIS TOWERS WATSON INSURANCE SERVICES WEST INC

Conditions

TEXAS WINDSTORM INSURANCE ASSOCIATION

In accordance with historical requests from the Department of Insurance (TDI) and the Texas Windstorm Insurance Association (TWIA), SLTX prepares an annual report reflecting the extended coverage property premiums written in Texas by all surplus lines insurers. TWIA utilizes the report so adjustments could be made for any admitted affiliates of those surplus lines carriers, in the event that hurricane losses required assessments on its member insurers.

Financials


INVESTMENTS


SLTX finances remained strong throughout 2025 due to stable, record breaking premium numbers and a well performing investment portfolio. For the year 2025, total revenue exceeded expenses by \$566,772 increasing the reserve fund balance by that amount. At December 31, 2025, the Stamping Office's audited unrestricted, undesignated reserve fund balance was \$32,772,756, an amount \$18,269,180 more than the maximum permitted in the Plan of Operation.

SLTX held assets in the form of CDs, corporate bonds, mutual funds and U.S. Treasuries. CDs are laddered Certificates of Deposit issued by various US banks, each for an amount equal to or less than the FDIC-insured threshold of \$250,000, with maturities ranging from 1 month to 4 years and 9 months. Corporate bonds are investment grade, have coupon rates ranging from 0.55% to 7.00% and maturities ranging from 1 month to 4 years. The United States Treasuries have maturities ranging from 0 to 1 years. Lastly, mutual funds invested in corporate fixed income securities are reported at fair value based upon a matrix or model pricing method.

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