## Retail Trade Risks in the New York Excess & Surplus Line Market - 2019

### PRIMARY PROPERTY COVERAGES
- **% of Retail Trade Risks:** 23.61%
- **Premium:** $27,646,787

### PRIMARY GL & OTHER BI/PD
- **% of Retail Trade Risks:** 22.48%
- **Premium:** $26,317,600

### AUTO
- **% of Retail Trade Risks:** 12.99%
- **Premium:** $15,211,902

### MARINE
- **% of Retail Trade Risks:** 11.77%
- **Premium:** $13,783,508

### EXCESS, UMBRELLA & M.M. EXCESS
- **% of Retail Trade Risks:** 8.67%
- **Premium:** $10,156,037

### COMMERCIAL MULTIPERIL
- **% of Retail Trade Risks:** 8.14%
- **Premium:** $9,535,317

### ALL OTHERS
- **% of Retail Trade Risks:** 12.34%
- **Premium:** $14,441,352

### Total Retail Trade
- **% of Retail Trade Risks:** 100.00%
- **Premium:** $117,092,503

Retail Trade Risk Premium of $117,092,503 constituted 2.46% of total 2019 New York Excess Line Premium.

### PRIMARY GL & OTHER BI/PD
- **% of Retail Trade Risks:** 26.68%
- **Transactions:** 3,526

### COMMERCIAL MULTIPERIL
- **% of Retail Trade Risks:** 25.03%
- **Transactions:** 3,307

### MARINE
- **% of Retail Trade Risks:** 20.12%
- **Transactions:** 2,658

### PRIMARY PROPERTY COVERAGES
- **% of Retail Trade Risks:** 9.07%
- **Transactions:** 1,198

### AUTO
- **% of Retail Trade Risks:** 5.46%
- **Transactions:** 721

### MISCELLANEOUS
- **% of Retail Trade Risks:** 5.07%
- **Transactions:** 670

### ALL OTHERS
- **% of Retail Trade Risks:** 8.57%
- **Transactions:** 1,134

### Total Retail Trade
- **% of Retail Trade Risks:** 100.00%
- **Transactions:** 13,214

Retail Trade Risk Transactions of 13,214 constituted 3.75% of total 2019 New York Excess Line Transactions.

### Top Coverage Categories in the Retail Trade Industry by Premium

- **PRIMARY PROPERTY COVERAGES:** Retail Trade Premium of $27,646,787 represents 23.61% of all Retail Trade Risk Premium and 2.67% of all 2019 PRIMARY PROPERTY COVERAGES Premium.

- **PRIMARY GL & OTHER BI/PD:** Retail Trade Premium of $26,317,600 represents 22.48% of all Retail Trade Risk Premium and 1.63% of all 2019 PRIMARY GL & OTHER BI/PD Premium.

### Top Coverage Categories in the Retail Trade Industry by Transactions

- **PRIMARY GL & OTHER BI/PD:** Retail Trade Transactions of 3,526 represents 26.68% of all Retail Trade Risk Transactions and 2.47% of all 2019 PRIMARY GL & OTHER BI/PD Transactions.

- **COMMERCIAL MULTIPERIL:** Retail Trade Transactions of 3,307 represents 25.03% of all Retail Trade Risk Transactions and 6.68% of all 2019 COMMERCIAL MULTIPERIL Transactions.