UTILITIES RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD OCTOBER 2026

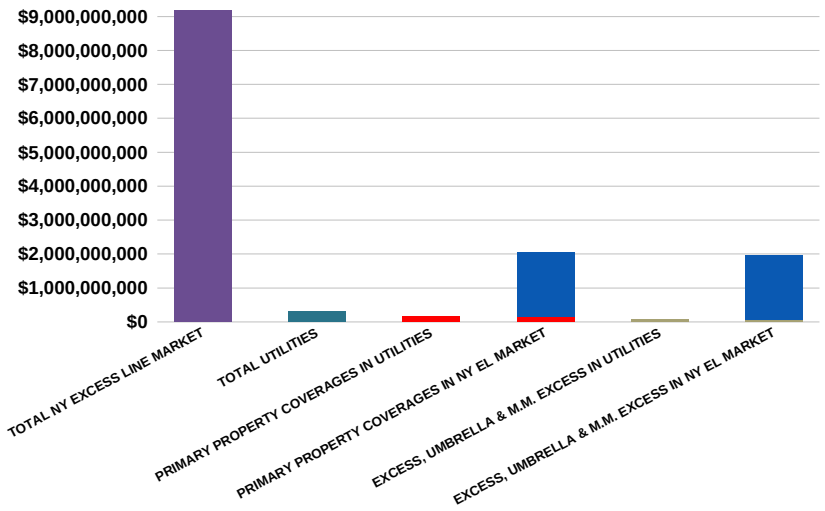
Coverage Category	% of Utilities Risks	Premium
PRIMARY PROPERTY COVERAGES	51.46%	$157,185,935
EXCESS, UMBRELLA & M.M. EXCESS	26.08%	$79,677,861
EXCESS OF LOSS/PROPERTY	9.71%	$29,669,908
PRIMARY GL & OTHER BI/PD	5.83%	$17,793,869
MARINE	4.07%	$12,424,319
E&O, D&O	1.45%	$4,438,451
ALL OTHERS	1.40%	$4,265,821
TOTAL UTILITIES	**100.00%**	**$305,456,164**

Utilities Risk Premium of **$305,456,164** constituted **3.33%** of total YTD OCTOBER 2026 New York Excess Line Premium.

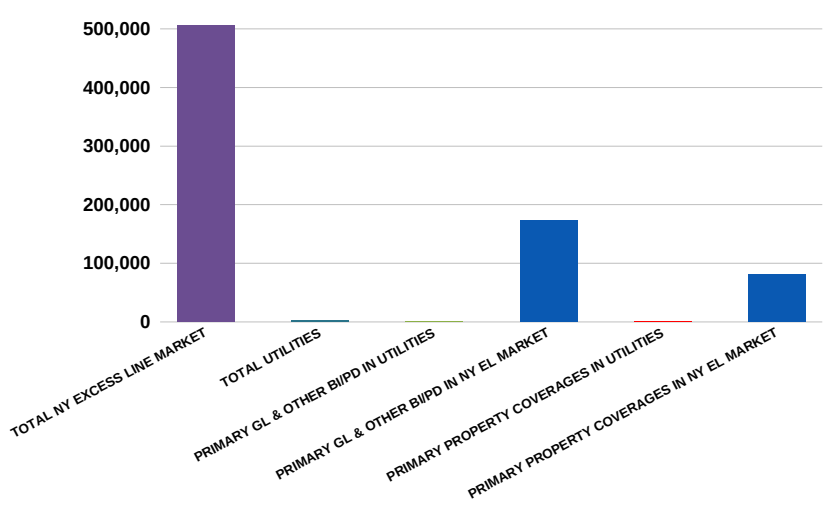
Coverage Category	% of Utilities Risks	Transactions
PRIMARY GL & OTHER BI/PD	32.72%	674
PRIMARY PROPERTY COVERAGES	26.60%	548
EXCESS, UMBRELLA & M.M. EXCESS	18.74%	386
EXCESS OF LOSS/PROPERTY	8.59%	177
E&O, D&O	4.71%	97
COMMERCIAL MULTIPERIL	3.11%	64
ALL OTHERS	5.53%	114
TOTAL UTILITIES	**100.00%**	**2,060**

Utilities Risk Transactions of **2,060** constituted **0.41%** of total YTD OCTOBER 2026 New York Excess Line Transactions.

PREMIUM



TRANSACTIONS



Top Coverage Categories in the Utilities Industry by Premium

PRIMARY PROPERTY COVERAGES Utilities Premium of **$157,185,935** represents **51.46%** of all Utilities Risk Premium and **6.84%** of all YTD OCTOBER 2026 PRIMARY PROPERTY COVERAGES Premium.

EXCESS, UMBRELLA & M.M. EXCESS Utilities Premium of **$79,677,861** represents **26.08%** of all Utilities Risk Premium and **4.21%** of all YTD OCTOBER 2026 EXCESS, UMBRELLA & M.M. EXCESS Premium.

Top Coverage Categories in the Utilities Industry by Transactions

PRIMARY GL & OTHER BI/PD Utilities Transactions of **674** represents **32.72%** of all Utilities Risk Transactions and **0.39%** of all YTD OCTOBER 2026 PRIMARY GL & OTHER BI/PD Transactions.

PRIMARY PROPERTY COVERAGES Utilities Transactions of **548** represents **26.60%** of all Utilities Risk Transactions and **0.69%** of all YTD OCTOBER 2026 PRIMARY PROPERTY COVERAGES Transactions.