

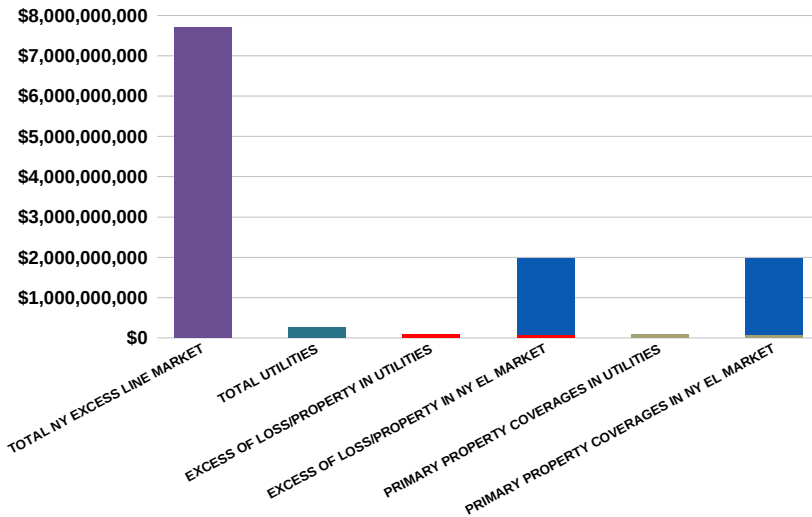
UTILITIES RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD SEPTEMBER 2025



Coverage Category	% of Utilities Risks	Premium
EXCESS OF LOSS/PROPERTY	33.28%	\$87,990,795
PRIMARY PROPERTY COVERAGES	32.21%	\$85,150,351
EXCESS, UMBRELLA & M.M. EXCESS	21.56%	\$57,002,467
PRIMARY GL & OTHER BI/PD	6.66%	\$17,610,452
E&O, D&O	3.36%	\$8,883,589
MARINE	2.31%	\$6,097,130
ALL OTHERS	0.62%	\$1,626,194
TOTAL UTILITIES	100.00%	\$264,360,978
Utilities Risk Premium of \$264,360,978 constituted 3.43% of total YTD SEPTEMBER 2025 New York Excess Line Premium.		

Coverage Category	% of Utilities Risks	Transactions
PRIMARY GL & OTHER BI/PD	34.05%	520
EXCESS, UMBRELLA & M.M. EXCESS	20.96%	320
PRIMARY PROPERTY COVERAGES	20.04%	306
EXCESS OF LOSS/PROPERTY	9.63%	147
E&O, D&O	6.35%	97
MARINE	3.08%	47
ALL OTHERS	5.89%	90
TOTAL UTILITIES	100.00%	1,527
Utilities Risk Transactions of 1,527 constituted 0.37% of total YTD SEPTEMBER 2025 New York Excess Line Transactions.		

PREMIUM

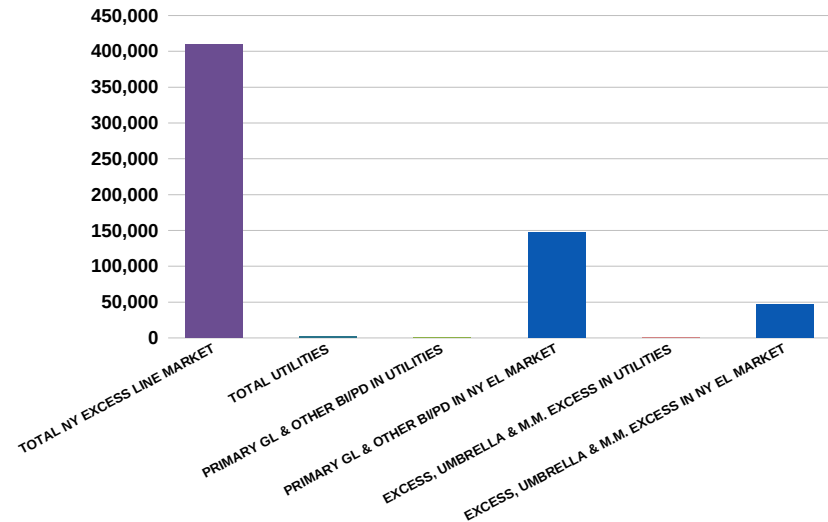


Top Coverage Categories in the Utilities Industry by Premium

EXCESS OF LOSS/PROPERTY Utilities Premium of **\$87,990,795** represents **33.28%** of all Utilities Risk Premium and **23.68%** of all YTD SEPTEMBER 2025 EXCESS OF LOSS/PROPERTY Premium.

PRIMARY PROPERTY COVERAGES Utilities Premium of **\$85,150,351** represents **32.21%** of all Utilities Risk Premium and **4.49%** of all YTD SEPTEMBER 2025 PRIMARY PROPERTY COVERAGES Premium.

TRANSACTIONS



Top Coverage Categories in the Utilities Industry by Transactions

PRIMARY GL & OTHER BI/PD Utilities Transactions of **520** represents **34.05%** of all Utilities Risk Transactions and **0.36%** of all YTD SEPTEMBER 2025 PRIMARY GL & OTHER BI/PD Transactions.

EXCESS, UMBRELLA & M.M. EXCESS Utilities Transactions of **320** represents **20.96%** of all Utilities Risk Transactions and **0.68%** of all YTD SEPTEMBER 2025 EXCESS, UMBRELLA & M.M. EXCESS Transactions.