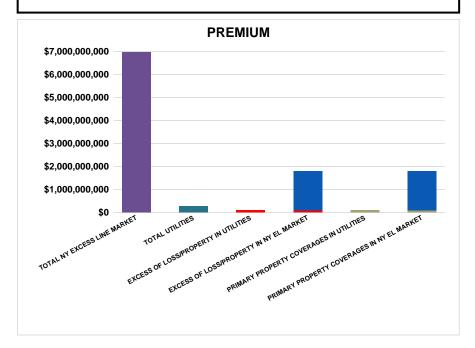
## UTILITIES RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD AUGUST 2025



Coverage Category	% of Utilities Risks	Premium
EXCESS OF LOSS/PROPERTY	34.08%	\$88,713,195
PRIMARY PROPERTY COVERAGES	33.23%	\$86,500,701
EXCESS, UMBRELLA & M.M. EXCESS	20.98%	\$54,604,414
PRIMARY GL & OTHER BI/PD	6.02%	\$15,663,595
E&O, D&O	3.16%	\$8,218,534
MARINE	1.95%	\$5,067,526
ALL OTHERS	0.58%	\$1,515,075
TOTAL UTILITIES	100.00%	\$260,283,040

Utilities Risk Premium of \$260,283,040 constituted 3.75% of total YTD AUGUST 2025 New York Excess Line Premium.



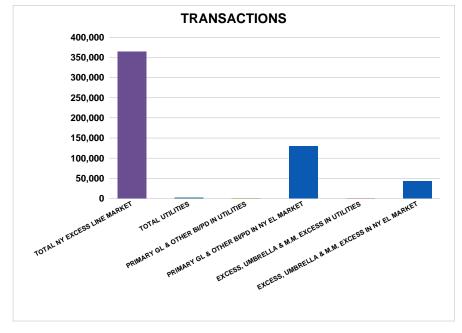
Top Coverage Categories in the Utilities Industry by Premium

EXCESS OF LOSS/PROPERTY Utilities Premium of \$88,713,195 represents 34.08% of all Utilities Risk Premium and 25.16% of all YTD AUGUST 2025 EXCESS OF LOSS/PROPERTY Premium.

PRIMARY PROPERTY COVERAGES Utilities Premium of \$86,500,701 represents 33.23% of all Utilities Risk Premium and 5.09% of all YTD AUGUST 2025 PRIMARY PROPERTY COVERAGES Premium.

Coverage Category	% of Utilities Risks	Transactions
PRIMARY GL & OTHER BI/PD	34.12%	475
EXCESS, UMBRELLA & M.M. EXCESS	20.98%	292
PRIMARY PROPERTY COVERAGES	20.11%	280
EXCESS OF LOSS/PROPERTY	9.84%	137
E&O, D&O	6.54%	91
COMMERCIAL MULTIPERIL	2.66%	37
ALL OTHERS	5.75%	80
TOTAL UTILITIES	100.00%	1,392

Utilities Risk Transactions of 1,392 constituted 0.38% of total YTD AUGUST 2025 New York Excess Line Transactions.



## Top Coverage Categories in the Utilities Industry by Transactions

PRIMARY GL & OTHER BI/PD Utilities Transactions of 475 represents 34.12% of all Utilities Risk Transactions and 0.37% of all YTD AUGUST 2025 PRIMARY GL & OTHER BI/PD Transactions.

**EXCESS, UMBRELLA & M.M. EXCESS** Utilities Transactions of **292** represents **20.98%** of all Utilities Risk Transactions and **0.70%** of all YTD AUGUST 2025 EXCESS, UMBRELLA & M.M. EXCESS Transactions.