

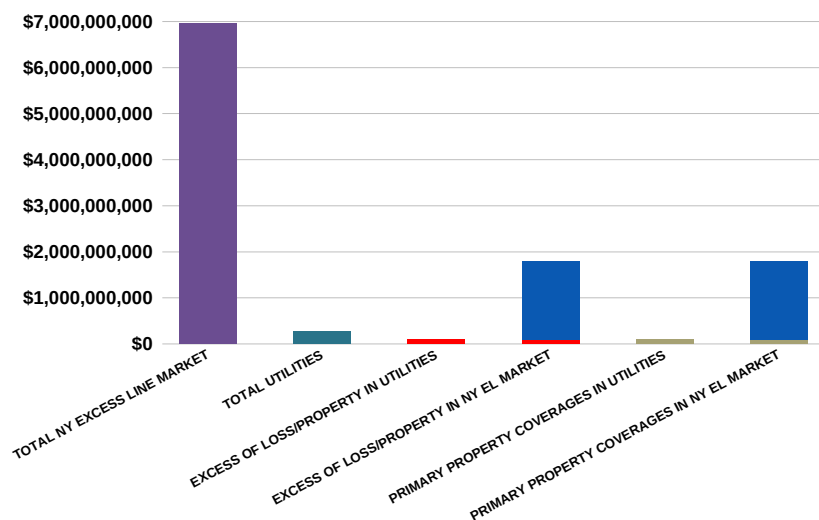
UTILITIES RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD AUGUST 2025



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.		

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.		

PREMIUM

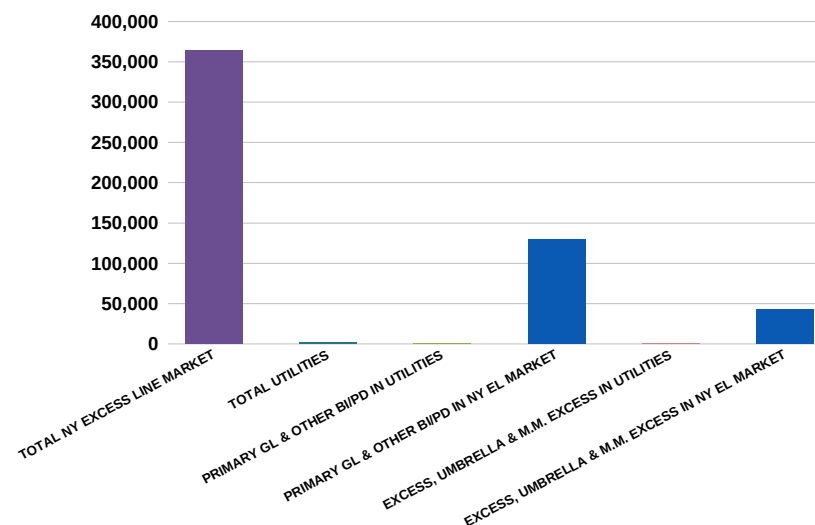


Top Coverage Categories in the Utilities Industry by Premium

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.

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.