

CONSTRUCTION RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD SEPTEMBER 2026



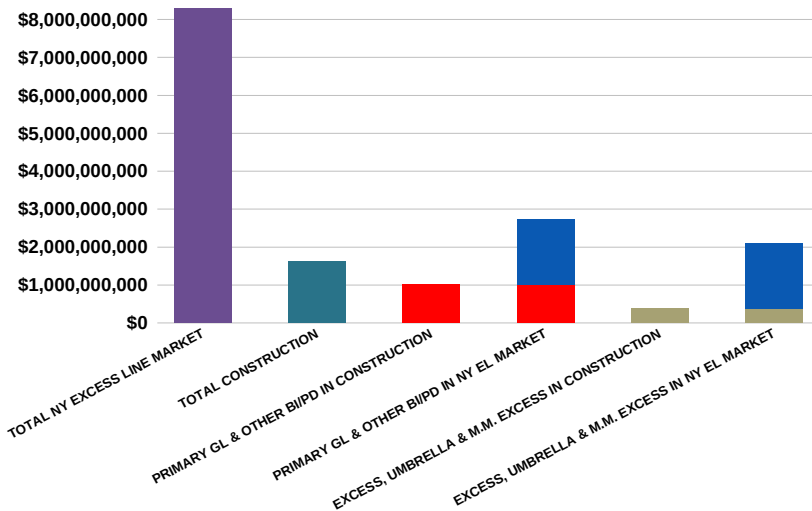
Coverage Category	% of Construction Risks	Premium
PRIMARY GL & OTHER BI/PD	62.76%	\$1,006,737,623
EXCESS, UMBRELLA & M.M. EXCESS	24.14%	\$387,299,745
MARINE	5.96%	\$95,641,917
FIDELITY & SURETY	3.85%	\$61,682,458
PRIMARY PROPERTY COVERAGES	1.11%	\$17,808,611
E&O, D&O	0.85%	\$13,654,981
ALL OTHERS	1.33%	\$21,315,861
TOTAL CONSTRUCTION	100.00%	\$1,604,141,196

Construction Risk Premium of **\$1,604,141,196** constituted **19.34%** of total YTD SEPTEMBER 2026 New York Excess Line Premium.

Coverage Category	% of Construction Risks	Transactions
PRIMARY GL & OTHER BI/PD	74.71%	44,552
EXCESS, UMBRELLA & M.M. EXCESS	14.93%	8,901
MARINE	3.64%	2,171
COMMERCIAL MULTIPERIL	2.14%	1,278
PRIMARY PROPERTY COVERAGES	1.42%	845
E&O, D&O	0.98%	587
ALL OTHERS	2.18%	1,299
TOTAL CONSTRUCTION	100.00%	59,633

Construction Risk Transactions of **59,633** constituted **13.17%** of total YTD SEPTEMBER 2026 New York Excess Line Transactions.

PREMIUM

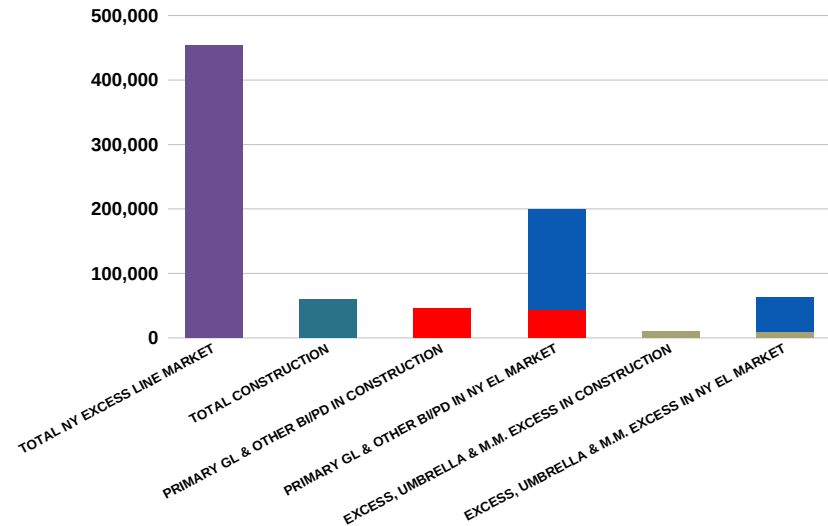


Top Coverage Categories in the Construction Industry by Premium

PRIMARY GL & OTHER BI/PD Construction Premium of **\$1,006,737,623** represents **62.76%** of all Construction Risk Premium and **41.75%** of all YTD SEPTEMBER 2026 PRIMARY GL & OTHER BI/PD Premium.

EXCESS, UMBRELLA & M.M. EXCESS Construction Premium of **\$387,299,745** represents **24.14%** of all Construction Risk Premium and **22.69%** of all YTD SEPTEMBER 2026 EXCESS, UMBRELLA & M.M. EXCESS Premium.

TRANSACTIONS



Top Coverage Categories in the Construction Industry by Transactions

PRIMARY GL & OTHER BI/PD Construction Transactions of **44,552** represents **74.71%** of all Construction Risk Transactions and **28.81%** of all YTD SEPTEMBER 2026 PRIMARY GL & OTHER BI/PD Transactions.

EXCESS, UMBRELLA & M.M. EXCESS Construction Transactions of **8,901** represents **14.93%** of all Construction Risk Transactions and **16.59%** of all YTD SEPTEMBER 2026 EXCESS, UMBRELLA & M.M. EXCESS Transactions.