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

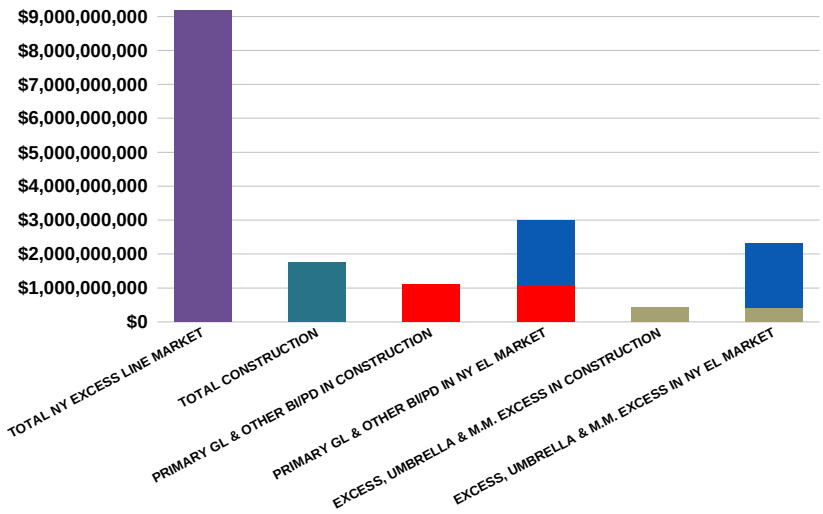
Coverage Category	% of Construction Risks	Premium
PRIMARY GL & OTHER BI/PD	63.27%	$1,110,072,735
EXCESS, UMBRELLA & M.M. EXCESS	24.28%	$425,962,004
MARINE	5.70%	$99,927,622
FIDELITY & SURETY	3.52%	$61,734,608
PRIMARY PROPERTY COVERAGES	1.09%	$19,115,240
E&O, D&O	0.80%	$13,996,691
ALL OTHERS	1.34%	$23,730,192
TOTAL CONSTRUCTION	**100.00%**	**$1,754,539,092**

Construction Risk Premium of **$1,754,539,092** constituted **19.15%** of total YTD OCTOBER 2026 New York Excess Line Premium.

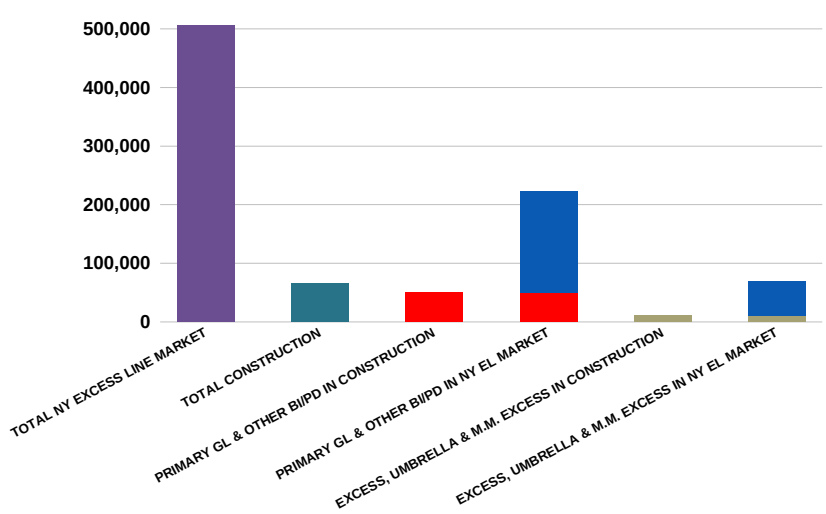
Coverage Category	% of Construction Risks	Transactions
PRIMARY GL & OTHER BI/PD	74.84%	49,401
EXCESS, UMBRELLA & M.M. EXCESS	14.89%	9,831
MARINE	3.58%	2,361
COMMERCIAL MULTIPERIL	2.15%	1,422
PRIMARY PROPERTY COVERAGES	1.41%	928
E&O, D&O	0.98%	647
ALL OTHERS	2.15%	1,420
TOTAL CONSTRUCTION	**100.00%**	**66,010**

Construction Risk Transactions of **66,010** constituted **13.07%** of total YTD OCTOBER 2026 New York Excess Line Transactions.

PREMIUM



TRANSACTIONS



Top Coverage Categories in the Construction Industry by Premium

PRIMARY GL & OTHER BI/PD Construction Premium of **$1,110,072,735** represents **63.27%** of all Construction Risk Premium and **41.65%** of all YTD OCTOBER 2026 PRIMARY GL & OTHER BI/PD Premium.

EXCESS, UMBRELLA & M.M. EXCESS Construction Premium of **$425,962,004** represents **24.28%** of all Construction Risk Premium and **22.53%** of all YTD OCTOBER 2026 EXCESS, UMBRELLA & M.M. EXCESS Premium.

Top Coverage Categories in the Construction Industry by Transactions

PRIMARY GL & OTHER BI/PD Construction Transactions of **49,401** represents **74.84%** of all Construction Risk Transactions and **28.59%** of all YTD OCTOBER 2026 PRIMARY GL & OTHER BI/PD Transactions.

EXCESS, UMBRELLA & M.M. EXCESS Construction Transactions of **9,831** represents **14.89%** of all Construction Risk Transactions and **16.54%** of all YTD OCTOBER 2026 EXCESS, UMBRELLA & M.M. EXCESS Transactions.