

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



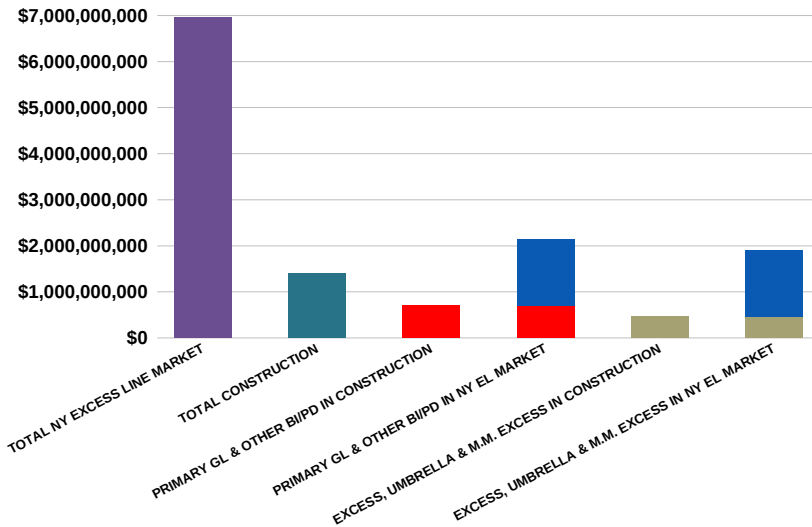
Coverage Category	% of Construction Risks	Premium
PRIMARY GL & OTHER BI/PD	50.37%	\$701,745,138
EXCESS, UMBRELLA & M.M. EXCESS	32.92%	\$458,605,472
FIDELITY & SURETY	7.52%	\$104,815,286
MARINE	3.96%	\$55,166,020
PRIMARY PROPERTY COVERAGES	2.21%	\$30,809,948
E&O, D&O	1.42%	\$19,820,880
ALL OTHERS	1.60%	\$22,277,954
TOTAL CONSTRUCTION	100.00%	\$1,393,240,698

Construction Risk Premium of **\$1,393,240,698** constituted **20.06%** of total YTD AUGUST 2025 New York Excess Line Premium.

Coverage Category	% of Construction Risks	Transactions
PRIMARY GL & OTHER BI/PD	69.37%	35,137
EXCESS, UMBRELLA & M.M. EXCESS	20.72%	10,493
MARINE	2.70%	1,367
COMMERCIAL MULTIPERIL	2.25%	1,139
PRIMARY PROPERTY COVERAGES	1.68%	850
E&O, D&O	1.13%	573
ALL OTHERS	2.15%	1,089
TOTAL CONSTRUCTION	100.00%	50,648

Construction Risk Transactions of **50,648** constituted **13.94%** of total YTD AUGUST 2025 New York Excess Line Transactions.

PREMIUM

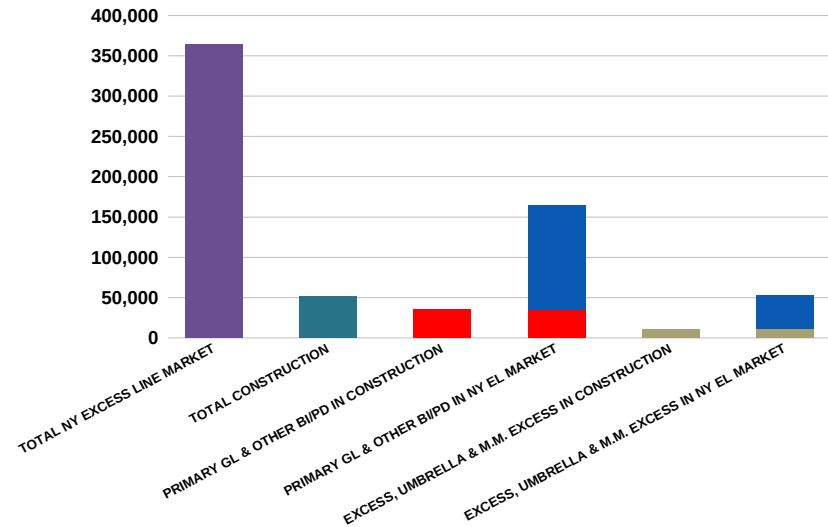


Top Coverage Categories in the Construction Industry by Premium

PRIMARY GL & OTHER BI/PD Construction Premium of **\$701,745,138** represents **50.37%** of all Construction Risk Premium and **36.79%** of all YTD AUGUST 2025 PRIMARY GL & OTHER BI/PD Premium.

EXCESS, UMBRELLA & M.M. EXCESS Construction Premium of **\$458,605,472** represents **32.92%** of all Construction Risk Premium and **31.75%** of all YTD AUGUST 2025 EXCESS, UMBRELLA & M.M. EXCESS Premium.

TRANSACTIONS



Top Coverage Categories in the Construction Industry by Transactions

PRIMARY GL & OTHER BI/PD Construction Transactions of **35,137** represents **69.37%** of all Construction Risk Transactions and **27.13%** of all YTD AUGUST 2025 PRIMARY GL & OTHER BI/PD Transactions.

EXCESS, UMBRELLA & M.M. EXCESS Construction Transactions of **10,493** represents **20.72%** of all Construction Risk Transactions and **25.03%** of all YTD AUGUST 2025 EXCESS, UMBRELLA & M.M. EXCESS Transactions.