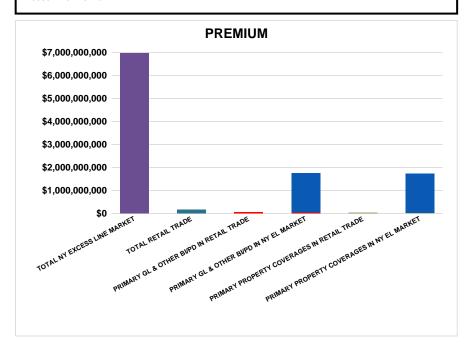
RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD AUGUST 2025



Coverage Category	% of Retail Trade Risks	Premium
PRIMARY GL & OTHER BI/PD	31.84%	\$50,228,126
PRIMARY PROPERTY COVERAGES	17.93%	\$28,287,181
EXCESS, UMBRELLA & M.M. EXCESS	15.73%	\$24,812,052
COMMERCIAL MULTIPERIL	9.36%	\$14,770,722
MARINE	8.65%	\$13,650,554
AUTO	7.74%	\$12,202,299
ALL OTHERS	8.75%	\$13,799,326
TOTAL RETAIL TRADE	100.00%	\$157,750,260

Retail Trade Risk Premium of \$157,750,260 constituted 2.27% of total YTD AUGUST 2025 New York Excess Line Premium.



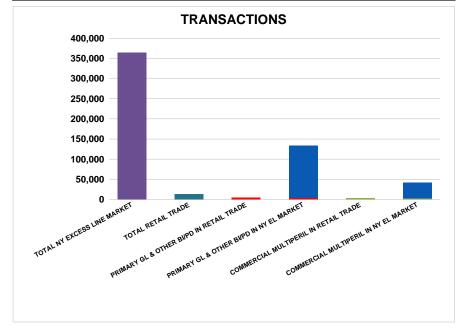
Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY GL & OTHER BI/PD Retail Trade Premium of \$50,228,126 represents 31.84% of all Retail Trade Risk Premium and 2.63% of all YTD AUGUST 2025 PRIMARY GL & OTHER BI/PD Premium.

PRIMARY PROPERTY COVERAGES Retail Trade Premium of \$28,287,181 represents 17.93% of all Retail Trade Risk Premium and 1.67% of all YTD AUGUST 2025 PRIMARY PROPERTY COVERAGES Premium.

% of Retail Trade Risks	Transactions
32.00%	4,196
26.37%	3,458
13.22%	1,734
11.47%	1,504
5.99%	786
4.26%	559
6.69%	876
100.00%	13,113
	32.00% 26.37% 13.22% 11.47% 5.99% 4.26% 6.69%

Retail Trade Risk Transactions of **13,113** constituted **3.61%** of total YTD AUGUST 2025 New York Excess Line Transactions.



Top Coverage Categories in the Retail Trade Industry by Transactions

PRIMARY GL & OTHER BI/PD Retail Trade Transactions of 4,196 represents 32.00% of all Retail Trade Risk Transactions and 3.24% of all YTD AUGUST 2025 PRIMARY GL & OTHER BI/PD Transactions.

COMMERCIAL MULTIPERIL Retail Trade Transactions of 3,458 represents 26.37% of all Retail Trade Risk Transactions and 9.04% of all YTD AUGUST 2025 COMMERCIAL MULTIPERIL Transactions.