

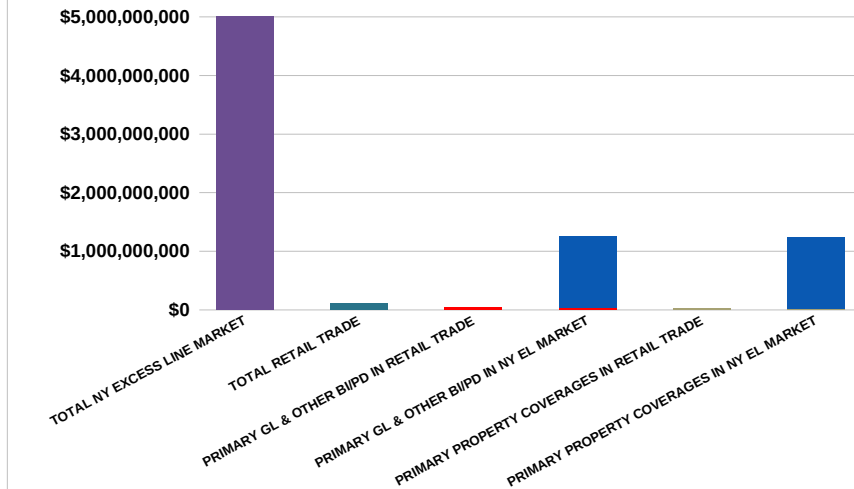
# RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD JUNE 2025



| Coverage Category                                                                                                               | % of Retail Trade Risks | Premium              |
|---------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------------------|
| PRIMARY GL & OTHER BI/PD                                                                                                        | 29.81%                  | \$34,497,043         |
| PRIMARY PROPERTY COVERAGES                                                                                                      | 19.16%                  | \$22,166,863         |
| EXCESS, UMBRELLA & M.M. EXCESS                                                                                                  | 14.07%                  | \$16,282,764         |
| MARINE                                                                                                                          | 9.64%                   | \$11,154,500         |
| COMMERCIAL MULTIPERIL                                                                                                           | 9.53%                   | \$11,032,846         |
| AUTO                                                                                                                            | 8.64%                   | \$9,999,918          |
| ALL OTHERS                                                                                                                      | 9.15%                   | \$10,584,231         |
| <b>TOTAL RETAIL TRADE</b>                                                                                                       | <b>100.00%</b>          | <b>\$115,718,165</b> |
| Retail Trade Risk Premium of <b>\$115,718,165</b> constituted <b>2.31%</b> of total YTD JUNE 2025 New York Excess Line Premium. |                         |                      |

| Coverage Category                                                                                                                 | % of Retail Trade Risks | Transactions |
|-----------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------|
| PRIMARY GL & OTHER BI/PD                                                                                                          | 31.46%                  | 3,090        |
| COMMERCIAL MULTIPERIL                                                                                                             | 26.26%                  | 2,580        |
| MARINE                                                                                                                            | 14.16%                  | 1,391        |
| PRIMARY PROPERTY COVERAGES                                                                                                        | 11.33%                  | 1,113        |
| EXCESS, UMBRELLA & M.M. EXCESS                                                                                                    | 5.82%                   | 572          |
| MISCELLANEOUS                                                                                                                     | 4.23%                   | 416          |
| ALL OTHERS                                                                                                                        | 6.74%                   | 661          |
| <b>TOTAL RETAIL TRADE</b>                                                                                                         | <b>100.00%</b>          | <b>9,823</b> |
| Retail Trade Risk Transactions of <b>9,823</b> constituted <b>3.65%</b> of total YTD JUNE 2025 New York Excess Line Transactions. |                         |              |

## PREMIUM

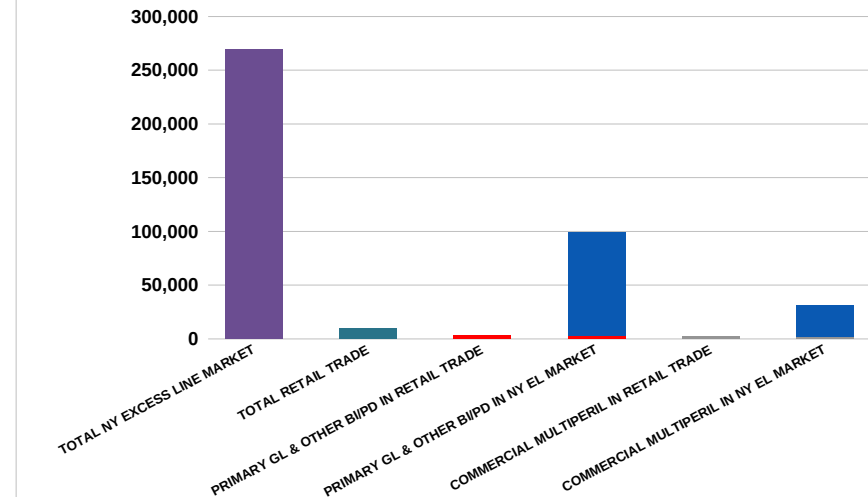


### Top Coverage Categories in the Retail Trade Industry by Premium

**PRIMARY GL & OTHER BI/PD** Retail Trade Premium of **\$34,497,043** represents **29.81%** of all Retail Trade Risk Premium and **2.49%** of all YTD JUNE 2025 PRIMARY GL & OTHER BI/PD Premium.

**PRIMARY PROPERTY COVERAGES** Retail Trade Premium of **\$22,166,863** represents **19.16%** of all Retail Trade Risk Premium and **1.83%** of all YTD JUNE 2025 PRIMARY PROPERTY COVERAGES Premium.

## TRANSACTIONS



### Top Coverage Categories in the Retail Trade Industry by Transactions

**PRIMARY GL & OTHER BI/PD** Retail Trade Transactions of **3,090** represents **31.46%** of all Retail Trade Risk Transactions and **3.22%** of all YTD JUNE 2025 PRIMARY GL & OTHER BI/PD Transactions.

**COMMERCIAL MULTIPERIL** Retail Trade Transactions of **2,580** represents **26.26%** of all Retail Trade Risk Transactions and **8.99%** of all YTD JUNE 2025 COMMERCIAL MULTIPERIL Transactions.