

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



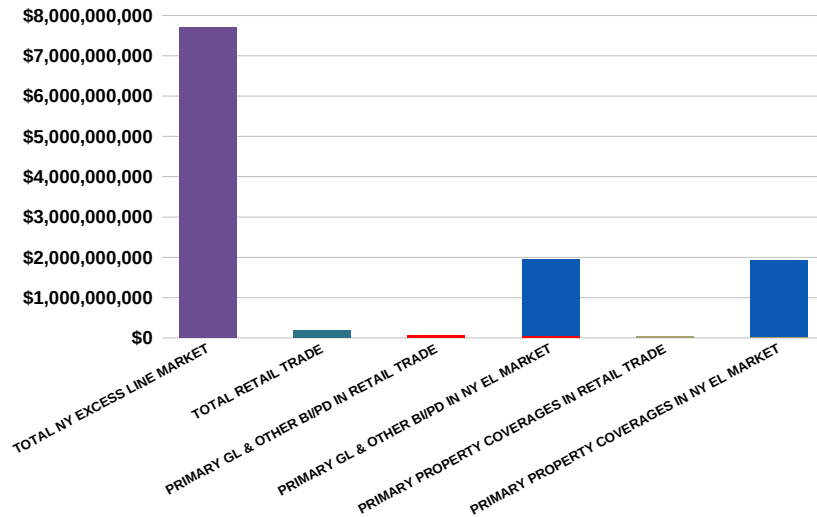
Coverage Category	% of Retail Trade Risks	Premium
PRIMARY GL & OTHER BI/PD	30.83%	\$55,105,688
PRIMARY PROPERTY COVERAGES	17.78%	\$31,788,876
EXCESS, UMBRELLA & M.M. EXCESS	16.52%	\$29,527,655
COMMERCIAL MULTIPERIL	9.64%	\$17,224,514
MARINE	8.16%	\$14,588,556
AUTO	7.41%	\$13,239,652
ALL OTHERS	9.66%	\$17,265,568
TOTAL RETAIL TRADE	100.00%	\$178,740,509

Retail Trade Risk Premium of **\$178,740,509** constituted **2.32%** of total YTD SEPTEMBER 2025 New York Excess Line Premium.

Coverage Category	% of Retail Trade Risks	Transactions
PRIMARY GL & OTHER BI/PD	31.81%	4,700
COMMERCIAL MULTIPERIL	26.50%	3,916
MARINE	13.14%	1,942
PRIMARY PROPERTY COVERAGES	11.54%	1,705
EXCESS, UMBRELLA & M.M. EXCESS	6.10%	902
MISCELLANEOUS	4.26%	629
ALL OTHERS	6.65%	983
TOTAL RETAIL TRADE	100.00%	14,777

Retail Trade Risk Transactions of **14,777** constituted **3.61%** of total YTD SEPTEMBER 2025 New York Excess Line Transactions.

PREMIUM

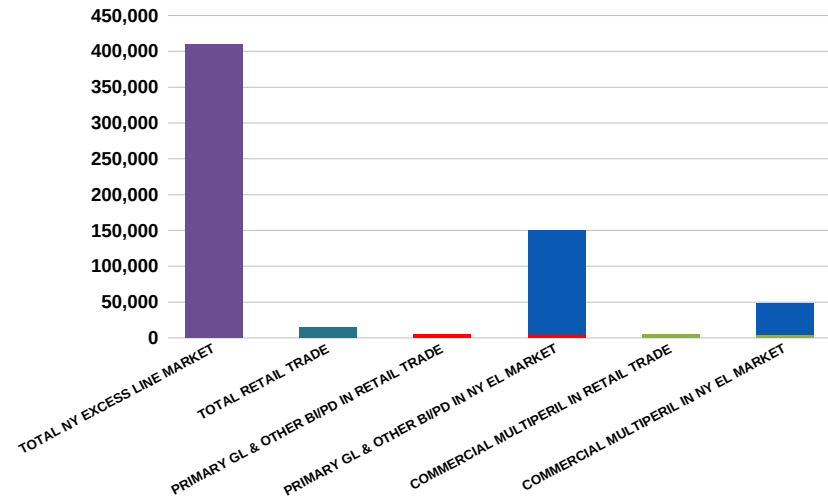


Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY GL & OTHER BI/PD Retail Trade Premium of **\$55,105,688** represents **30.83%** of all Retail Trade Risk Premium and **2.60%** of all YTD SEPTEMBER 2025 PRIMARY GL & OTHER BI/PD Premium.

PRIMARY PROPERTY COVERAGES Retail Trade Premium of **\$31,788,876** represents **17.78%** of all Retail Trade Risk Premium and **1.68%** of all YTD SEPTEMBER 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 **4,700** represents **31.81%** of all Retail Trade Risk Transactions and **3.21%** of all YTD SEPTEMBER 2025 PRIMARY GL & OTHER BI/PD Transactions.

COMMERCIAL MULTIPERIL Retail Trade Transactions of **3,916** represents **26.50%** of all Retail Trade Risk Transactions and **9.02%** of all YTD SEPTEMBER 2025 COMMERCIAL MULTIPERIL Transactions.