

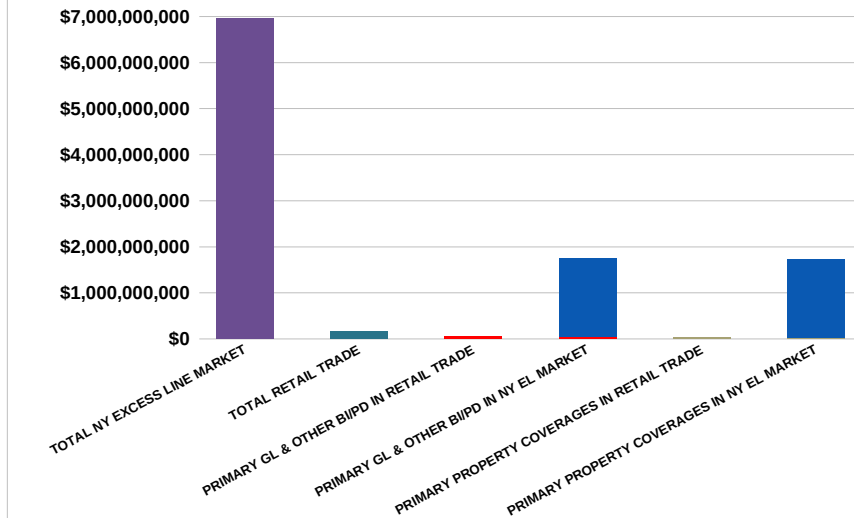
RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD AUGUST 2025



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.		

Coverage Category	% of Retail Trade Risks	Transactions
PRIMARY GL & OTHER BI/PD	32.00%	4,196
COMMERCIAL MULTIPERIL	26.37%	3,458
MARINE	13.22%	1,734
PRIMARY PROPERTY COVERAGES	11.47%	1,504
EXCESS, UMBRELLA & M.M. EXCESS	5.99%	786
MISCELLANEOUS	4.26%	559
ALL OTHERS	6.69%	876
TOTAL RETAIL TRADE	100.00%	13,113
Retail Trade Risk Transactions of 13,113 constituted 3.61% of total YTD AUGUST 2025 New York Excess Line Transactions.		

PREMIUM

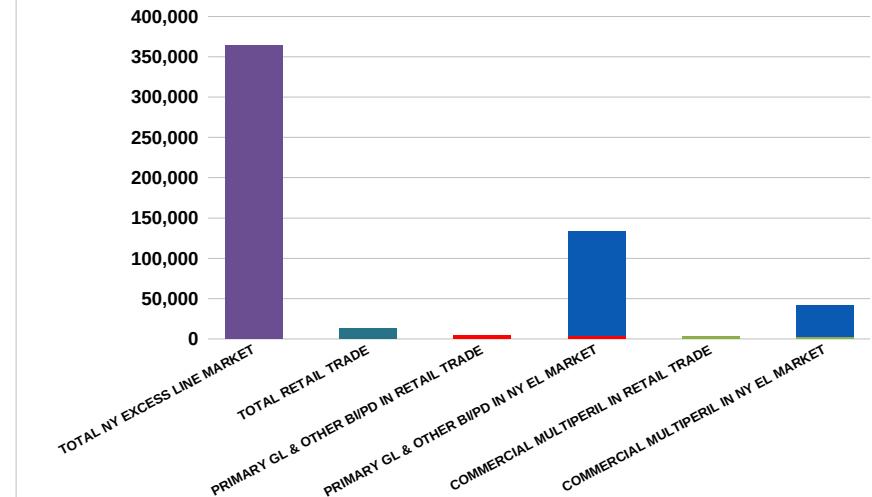


Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY GL & OTHER BI/PD Retail Trade Premium of **\$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.

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.