

RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD JANUARY 2026

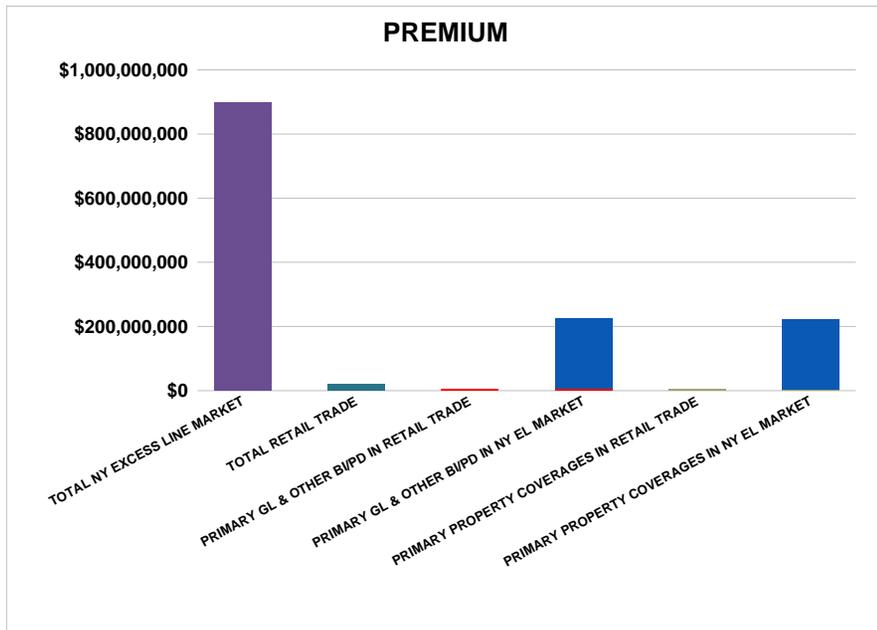


Coverage Category	% of Retail Trade Risks	Premium
PRIMARY GL & OTHER BI/PD	26.00%	\$4,932,472
PRIMARY PROPERTY COVERAGES	19.82%	\$3,759,366
MARINE	17.35%	\$3,292,186
EXCESS, UMBRELLA & M.M. EXCESS	14.98%	\$2,841,112
COMMERCIAL MULTIPERIL	12.76%	\$2,421,597
AUTO	4.37%	\$829,300
ALL OTHERS	4.72%	\$895,283
<b>TOTAL RETAIL TRADE</b>	<b>100.00%</b>	<b>\$18,971,316</b>

Retail Trade Risk Premium of **\$18,971,316** constituted **2.12%** of total YTD JANUARY 2026 New York Excess Line Premium.

Coverage Category	% of Retail Trade Risks	Transactions
PRIMARY GL & OTHER BI/PD	30.43%	497
COMMERCIAL MULTIPERIL	27.80%	454
PRIMARY PROPERTY COVERAGES	12.49%	204
MARINE	10.41%	170
EXCESS, UMBRELLA & M.M. EXCESS	6.92%	113
MISCELLANEOUS	5.33%	87
ALL OTHERS	6.62%	108
<b>TOTAL RETAIL TRADE</b>	<b>100.00%</b>	<b>1,633</b>

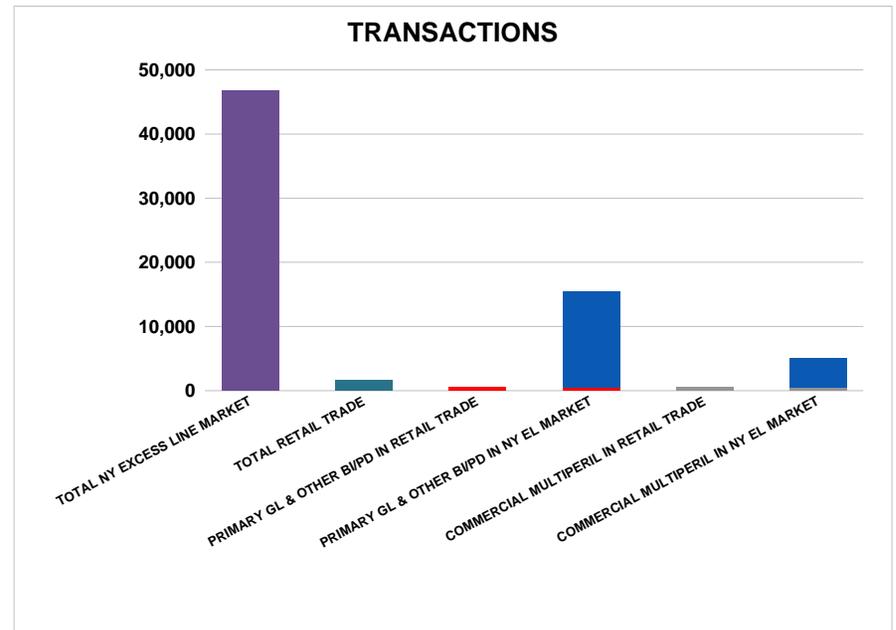
Retail Trade Risk Transactions of **1,633** constituted **3.50%** of total YTD JANUARY 2026 New York Excess Line Transactions.



Top Coverage Categories in the Retail Trade Industry by Premium

**PRIMARY GL & OTHER BI/PD** Retail Trade Premium of **\$4,932,472** represents **26.00%** of all Retail Trade Risk Premium and **1.87%** of all YTD JANUARY 2026 PRIMARY GL & OTHER BI/PD Premium.

**PRIMARY PROPERTY COVERAGES** Retail Trade Premium of **\$3,759,366** represents **19.82%** of all Retail Trade Risk Premium and **1.71%** of all YTD JANUARY 2026 PRIMARY PROPERTY COVERAGES Premium.



Top Coverage Categories in the Retail Trade Industry by Transactions

**PRIMARY GL & OTHER BI/PD** Retail Trade Transactions of **497** represents **30.43%** of all Retail Trade Risk Transactions and **3.32%** of all YTD JANUARY 2026 PRIMARY GL & OTHER BI/PD Transactions.

**COMMERCIAL MULTIPERIL** Retail Trade Transactions of **454** represents **27.80%** of all Retail Trade Risk Transactions and **9.96%** of all YTD JANUARY 2026 COMMERCIAL MULTIPERIL Transactions.