PERSONAL LINES COVERAGE (INSURING NATURAL PERSONS NOT CORPORATIONS) RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD OCTOBER 2026

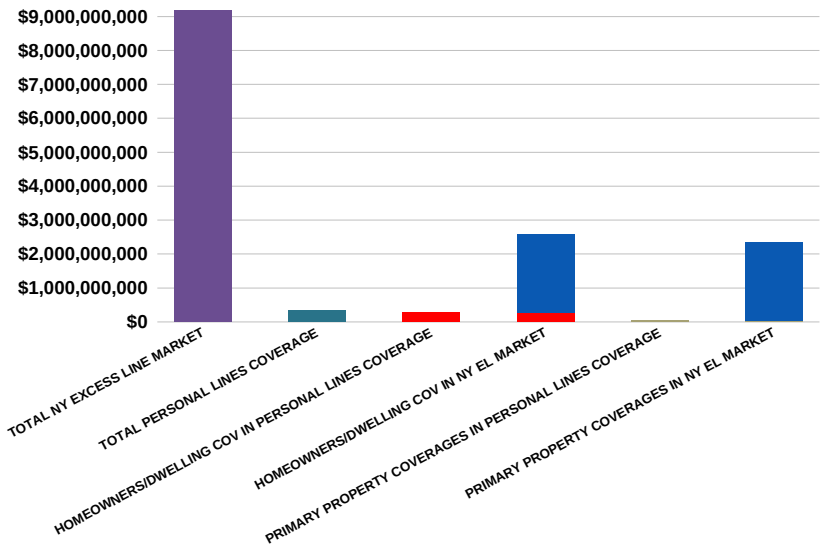
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	78.02%	$266,594,870
PRIMARY PROPERTY COVERAGES	12.37%	$42,280,308
MARINE	3.00%	$10,260,109
FIDELITY & SURETY	2.55%	$8,729,336
EXCESS, UMBRELLA & M.M. EXCESS	2.48%	$8,483,194
PRIMARY GL & OTHER BI/PD	0.73%	$2,480,035
ALL OTHERS	0.85%	$2,880,048
TOTAL PERSONAL LINES COVERAGE	**100.00%**	**$341,707,900**

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **$341,707,900** constituted **3.73%** of total YTD OCTOBER 2026 New York Excess Line Premium.

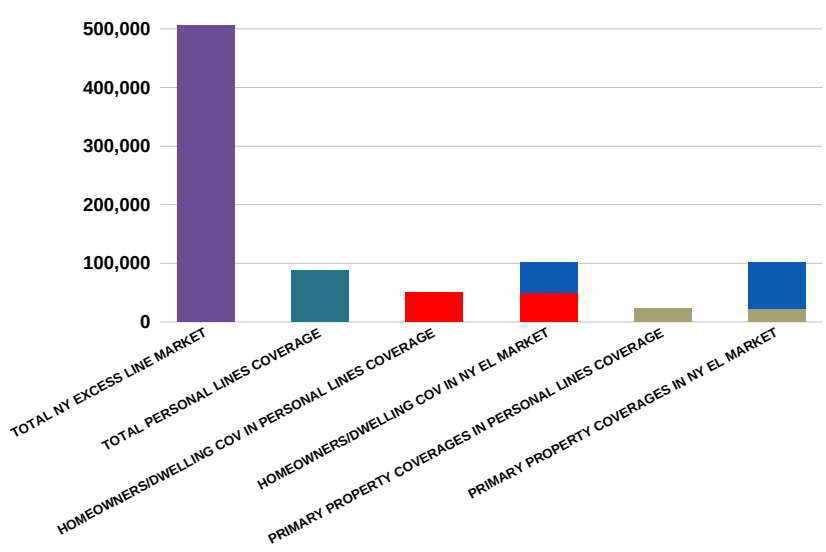
Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	57.60%	49,982
PRIMARY PROPERTY COVERAGES	26.12%	22,666
FIDELITY & SURETY	4.94%	4,285
EXCESS, UMBRELLA & M.M. EXCESS	4.85%	4,205
PRIMARY GL & OTHER BI/PD	3.84%	3,333
MARINE	1.18%	1,026
ALL OTHERS	1.47%	1,284
TOTAL PERSONAL LINES COVERAGE	**100.00%**	**86,781**

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **86,781** constituted **17.18%** of total YTD OCTOBER 2026 New York Excess Line Transactions.

PREMIUM



TRANSACTIONS



Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **$266,594,870** represents **78.02%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **98.99%** of all YTD OCTOBER 2026 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **$42,280,308** represents **12.37%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.84%** of all YTD OCTOBER 2026 PRIMARY PROPERTY COVERAGES Premium.

Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Transactions

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **49,982** represents **57.60%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **98.25%** of all YTD OCTOBER 2026 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **22,666** represents **26.12%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **28.38%** of all YTD OCTOBER 2026 PRIMARY PROPERTY COVERAGES Transactions.