

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



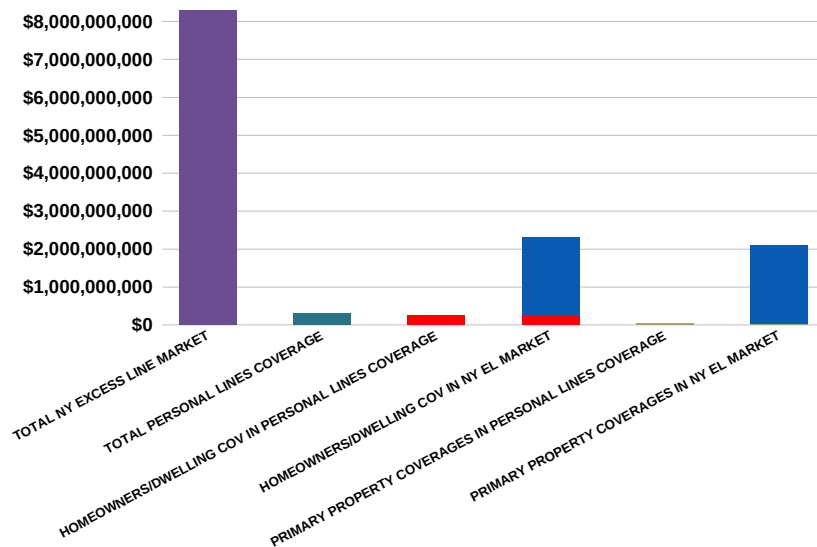
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	78.15%	\$240,660,476
PRIMARY PROPERTY COVERAGES	12.30%	\$37,875,864
MARINE	3.13%	\$9,635,791
EXCESS, UMBRELLA & M.M. EXCESS	2.46%	\$7,566,936
FIDELITY & SURETY	2.37%	\$7,302,841
PRIMARY GL & OTHER BI/PD	0.72%	\$2,215,841
ALL OTHERS	0.87%	\$2,694,605
TOTAL PERSONAL LINES COVERAGE	100.00%	\$307,952,354

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$307,952,354** constituted **3.71%** of total YTD SEPTEMBER 2026 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	58.20%	44,790
PRIMARY PROPERTY COVERAGES	25.67%	19,754
EXCESS, UMBRELLA & M.M. EXCESS	4.89%	3,765
FIDELITY & SURETY	4.71%	3,628
PRIMARY GL & OTHER BI/PD	3.86%	2,970
MARINE	1.19%	912
ALL OTHERS	1.48%	1,134
TOTAL PERSONAL LINES COVERAGE	100.00%	76,953

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **76,953** constituted **16.99%** of total YTD SEPTEMBER 2026 New York Excess Line Transactions.

PREMIUM

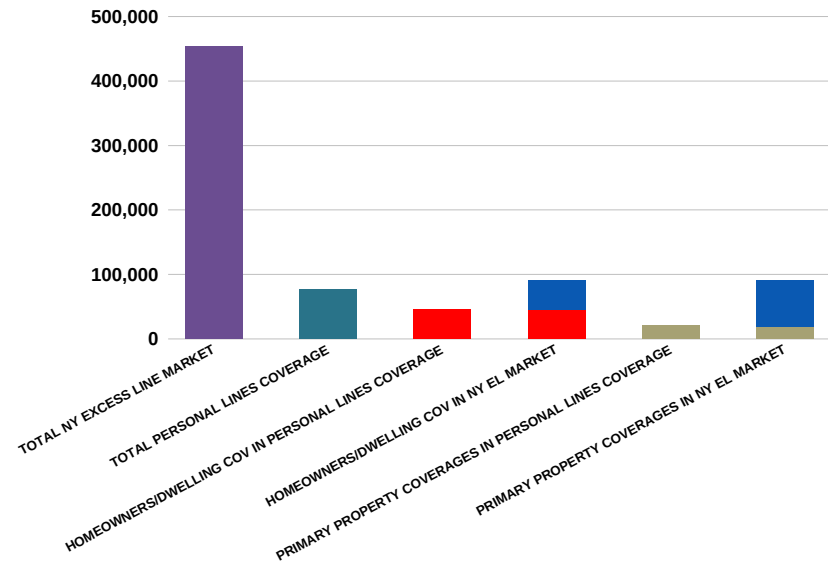


Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$240,660,476** represents **78.15%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **99.04%** of all YTD SEPTEMBER 2026 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$37,875,864** represents **12.30%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.83%** of all YTD SEPTEMBER 2026 PRIMARY PROPERTY COVERAGES Premium.

TRANSACTIONS



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 **44,790** represents **58.20%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **98.25%** of all YTD SEPTEMBER 2026 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **19,754** represents **25.67%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **27.75%** of all YTD SEPTEMBER 2026 PRIMARY PROPERTY COVERAGES Transactions.