

PERSONAL LINES COVERAGE (INSURING NATURAL PERSONS NOT CORPORATIONS) RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD SEPTEMBER 2025



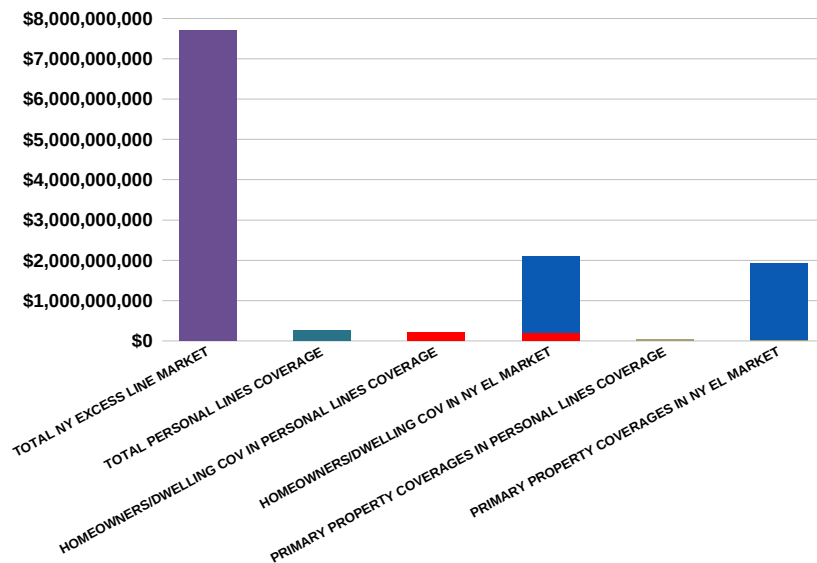
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	77.56%	\$203,451,407
PRIMARY PROPERTY COVERAGES	11.64%	\$30,521,408
MARINE	3.93%	\$10,312,773
EXCESS, UMBRELLA & M.M. EXCESS	3.43%	\$9,003,720
PRIMARY GL & OTHER BI/PD	1.13%	\$2,974,459
AUTO	0.85%	\$2,224,117
ALL OTHERS	1.46%	\$3,824,947
TOTAL PERSONAL LINES COVERAGE	100.00%	\$262,312,831

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$262,312,831** constituted **3.41%** of total YTD SEPTEMBER 2025 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	56.28%	34,809
PRIMARY PROPERTY COVERAGES	26.84%	16,602
EXCESS, UMBRELLA & M.M. EXCESS	6.69%	4,138
PRIMARY GL & OTHER BI/PD	4.94%	3,057
MISCELLANEOUS	1.96%	1,210
MARINE	1.41%	872
ALL OTHERS	1.88%	1,159
TOTAL PERSONAL LINES COVERAGE	100.00%	61,847

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **61,847** constituted **15.11%** of total YTD SEPTEMBER 2025 New York Excess Line Transactions.

PREMIUM

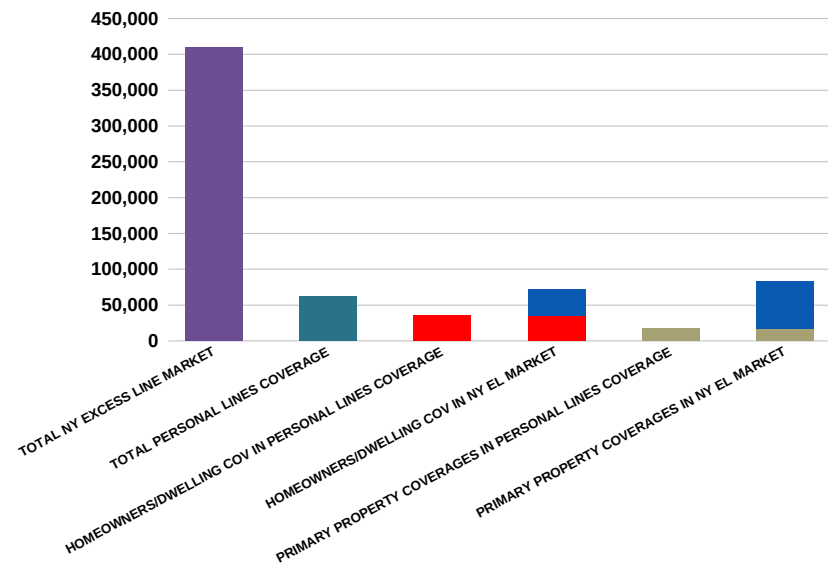


Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$203,451,407** represents **77.56%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **94.25%** of all YTD SEPTEMBER 2025 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$30,521,408** represents **11.64%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.61%** of all YTD SEPTEMBER 2025 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 **34,809** represents **56.28%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **93.61%** of all YTD SEPTEMBER 2025 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **16,602** represents **26.84%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **25.14%** of all YTD SEPTEMBER 2025 PRIMARY PROPERTY COVERAGES Transactions.