

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



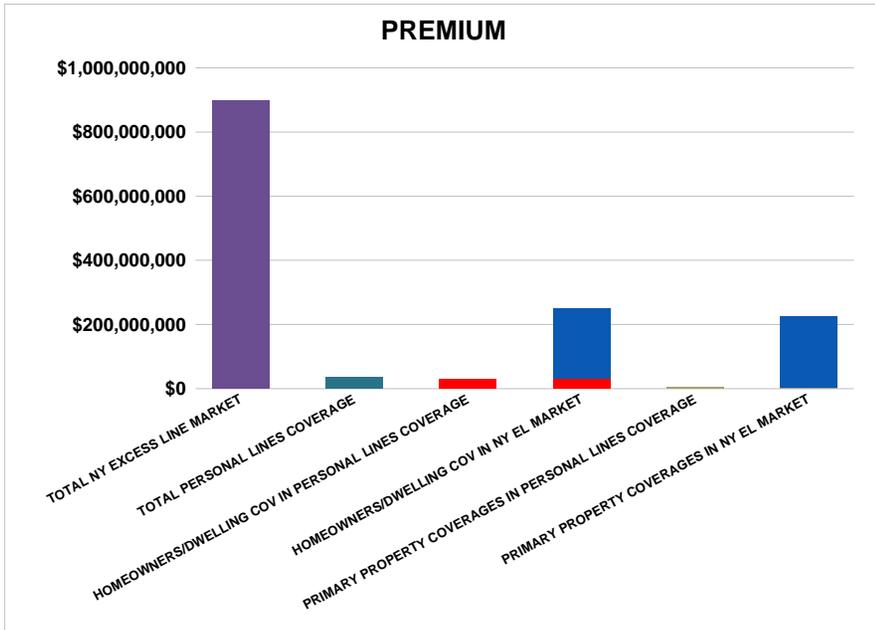
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	83.22%	\$29,607,755
PRIMARY PROPERTY COVERAGES	10.24%	\$3,644,700
EXCESS, UMBRELLA & M.M. EXCESS	2.68%	\$952,810
MARINE	1.84%	\$653,283
FIDELITY & SURETY	0.82%	\$290,523
PRIMARY GL & OTHER BI/PD	0.58%	\$206,947
ALL OTHERS	0.62%	\$223,655
TOTAL PERSONAL LINES COVERAGE	100.00%	\$35,579,673

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$35,579,673** constituted **3.97%** of total YTD JANUARY 2026 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	60.14%	5,140
PRIMARY PROPERTY COVERAGES	28.06%	2,398
EXCESS, UMBRELLA & M.M. EXCESS	4.62%	395
PRIMARY GL & OTHER BI/PD	3.10%	265
FIDELITY & SURETY	1.80%	154
MARINE	1.09%	93
ALL OTHERS	1.19%	102
TOTAL PERSONAL LINES COVERAGE	100.00%	8,547

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **8,547** constituted **18.33%** of total YTD JANUARY 2026 New York Excess Line Transactions.

PREMIUM

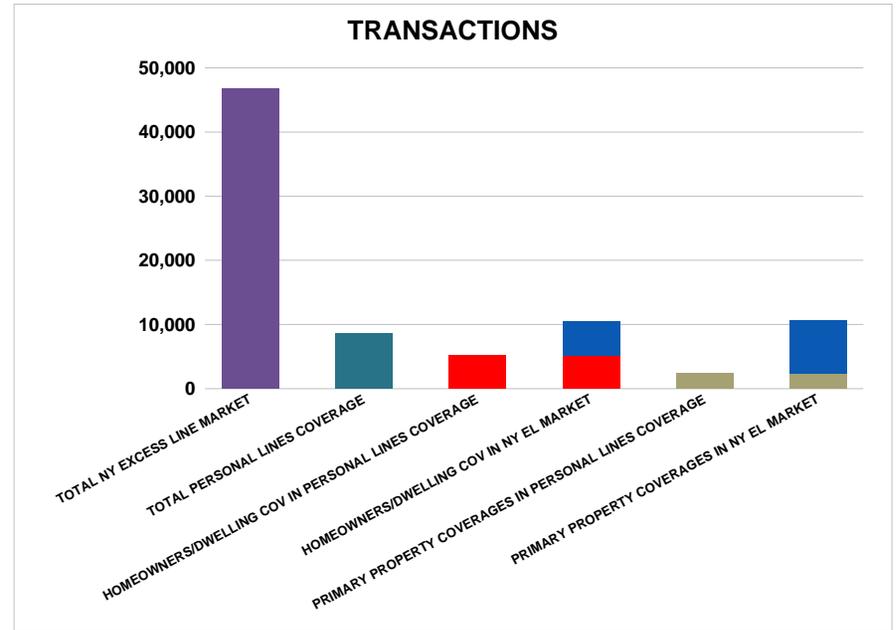


Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$29,607,755** represents **83.22%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **99.01%** of all YTD JANUARY 2026 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$3,644,700** represents **10.24%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.66%** of all YTD JANUARY 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 **5,140** represents **60.14%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **97.64%** of all YTD JANUARY 2026 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **2,398** represents **28.06%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **29.17%** of all YTD JANUARY 2026 PRIMARY PROPERTY COVERAGES Transactions.