

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



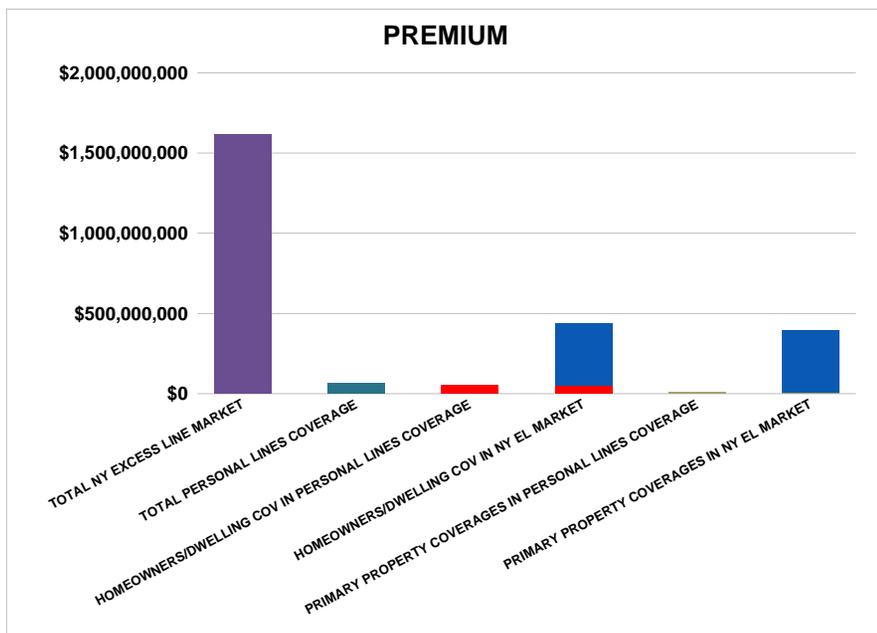
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	82.39%	\$51,286,297
PRIMARY PROPERTY COVERAGES	10.47%	\$6,520,153
EXCESS, UMBRELLA & M.M. EXCESS	2.70%	\$1,681,968
MARINE	2.17%	\$1,350,011
FIDELITY & SURETY	1.08%	\$670,602
PRIMARY GL & OTHER BI/PD	0.65%	\$403,350
ALL OTHERS	0.54%	\$338,309
TOTAL PERSONAL LINES COVERAGE	100.00%	\$62,250,690

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$62,250,690** constituted **3.85%** of total YTD FEBRUARY 2026 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	61.57%	9,853
PRIMARY PROPERTY COVERAGES	26.03%	4,165
EXCESS, UMBRELLA & M.M. EXCESS	4.69%	750
PRIMARY GL & OTHER BI/PD	3.47%	555
FIDELITY & SURETY	2.18%	349
MARINE	1.05%	168
ALL OTHERS	1.01%	163
TOTAL PERSONAL LINES COVERAGE	100.00%	16,003

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **16,003** constituted **17.94%** of total YTD FEBRUARY 2026 New York Excess Line Transactions.

PREMIUM

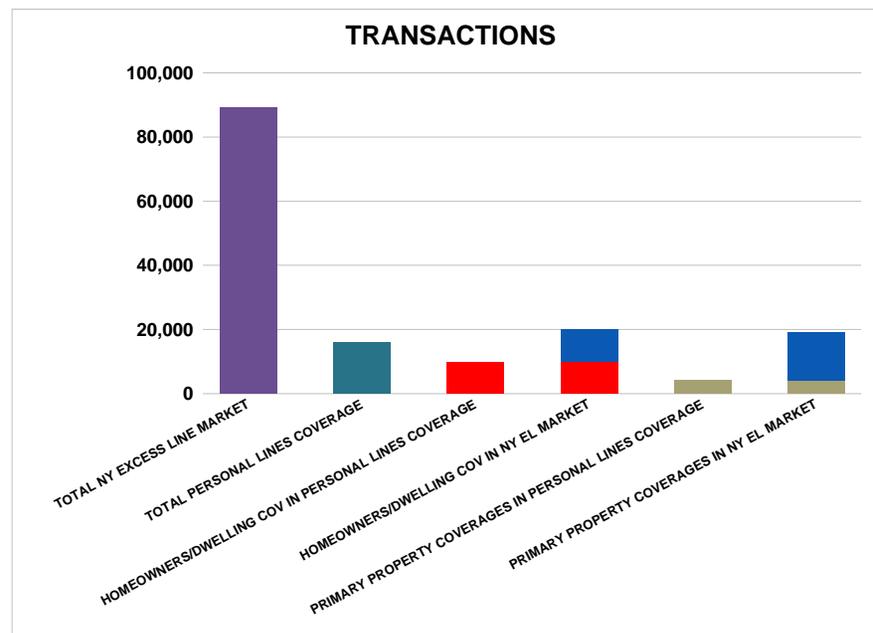


Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$51,286,297** represents **82.39%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **98.94%** of all YTD FEBRUARY 2026 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$6,520,153** represents **10.47%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.70%** of all YTD FEBRUARY 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 **9,853** represents **61.57%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **97.79%** of all YTD FEBRUARY 2026 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **4,165** represents **26.03%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **27.87%** of all YTD FEBRUARY 2026 PRIMARY PROPERTY COVERAGES Transactions.