

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



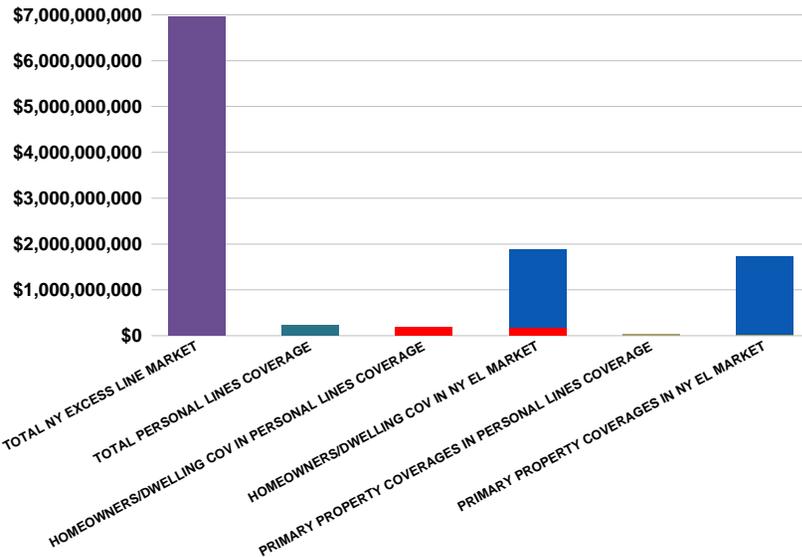
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	76.84%	\$178,536,321
PRIMARY PROPERTY COVERAGES	11.69%	\$27,151,317
MARINE	4.35%	\$10,113,213
EXCESS, UMBRELLA & M.M. EXCESS	3.45%	\$8,023,294
PRIMARY GL & OTHER BI/PD	1.13%	\$2,636,418
AUTO	0.91%	\$2,114,382
ALL OTHERS	1.63%	\$3,759,448
<b>TOTAL PERSONAL LINES COVERAGE</b>	<b>100.00%</b>	<b>\$232,334,393</b>

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$232,334,393** constituted **3.34%** of total YTD AUGUST 2025 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	56.15%	30,512
PRIMARY PROPERTY COVERAGES	26.45%	14,375
EXCESS, UMBRELLA & M.M. EXCESS	6.89%	3,743
PRIMARY GL & OTHER BI/PD	5.03%	2,733
MISCELLANEOUS	2.03%	1,105
MARINE	1.47%	799
ALL OTHERS	1.98%	1,076
<b>TOTAL PERSONAL LINES COVERAGE</b>	<b>100.00%</b>	<b>54,343</b>

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **54,343** constituted **14.96%** of total YTD AUGUST 2025 New York Excess Line Transactions.

**PREMIUM**

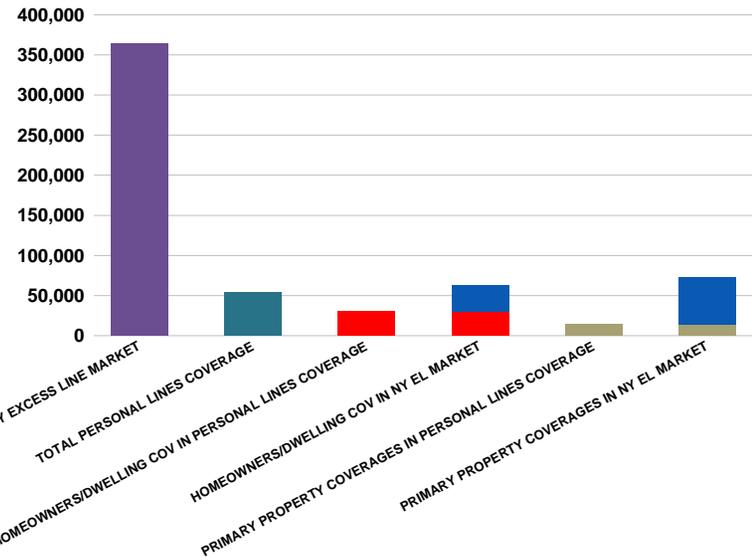


**Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium**

**HOMEOWNERS/DWELLING COV** Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$178,536,321** represents **76.84%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **93.77%** of all YTD AUGUST 2025 HOMEOWNERS/DWELLING COV Premium.

**PRIMARY PROPERTY COVERAGES** Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$27,151,317** represents **11.69%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.60%** of all YTD AUGUST 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 **30,512** represents **56.15%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **93.23%** of all YTD AUGUST 2025 HOMEOWNERS/DWELLING COV Transactions.

**PRIMARY PROPERTY COVERAGES** Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **14,375** represents **26.45%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **24.50%** of all YTD AUGUST 2025 PRIMARY PROPERTY COVERAGES Transactions.