

RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - YTD SEPTEMBER 2020

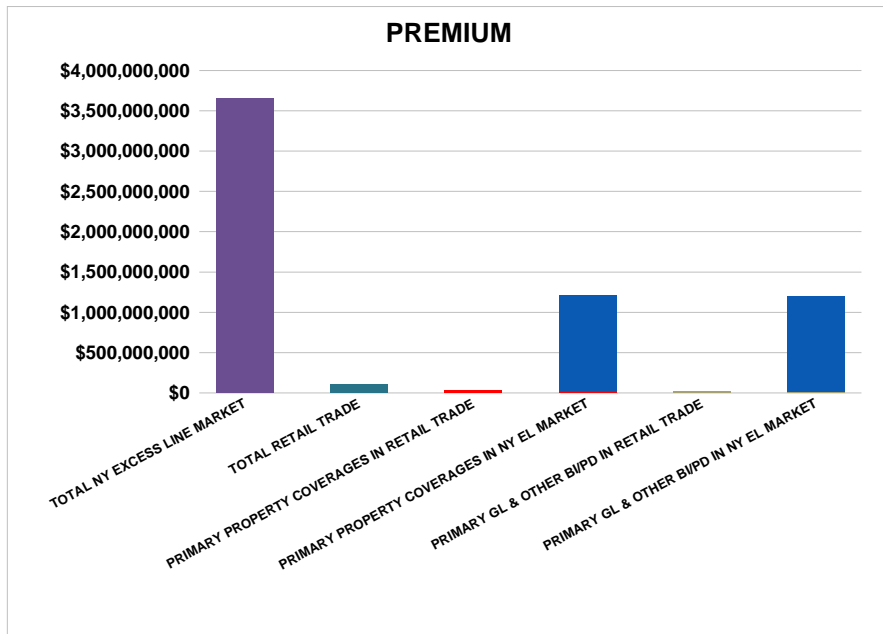


Coverage Category	% of Retail Trade Risks	Premium
PRIMARY PROPERTY COVERAGES	22.80%	\$22,622,081
PRIMARY GL & OTHER BI/PD	20.39%	\$20,233,014
AUTO	12.01%	\$11,914,127
MARINE	10.68%	\$10,599,212
EXCESS, UMBRELLA & M.M. EXCESS	9.53%	\$9,453,735
EXCESS OF LOSS/PROPERTY	8.58%	\$8,516,011
ALL OTHERS	16.01%	\$15,886,187
TOTAL RETAIL TRADE	100.00%	\$99,224,367

Retail Trade Risk Premium of **\$99,224,367** constituted **2.71%** of total YTD SEPTEMBER 2020 New York Excess Line Premium.

Coverage Category	% of Retail Trade Risks	Transactions
PRIMARY GL & OTHER BI/PD	25.83%	2,511
COMMERCIAL MULTIPERIL	24.47%	2,379
MARINE	20.44%	1,987
PRIMARY PROPERTY COVERAGES	9.60%	933
MISCELLANEOUS	5.09%	495
AUTO	4.83%	470
ALL OTHERS	9.74%	948
TOTAL RETAIL TRADE	100.00%	9,723

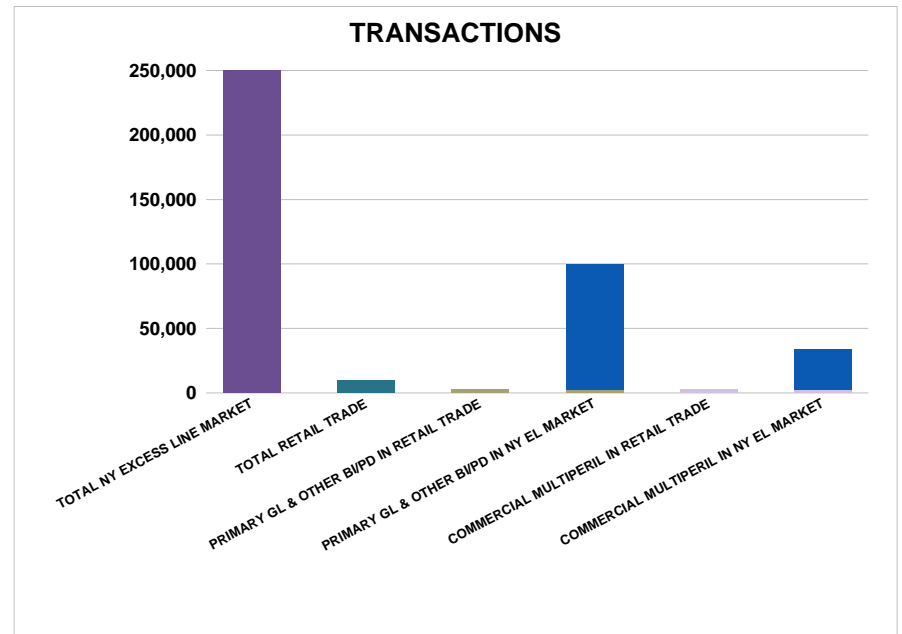
Retail Trade Risk Transactions of **9,723** constituted **3.89%** of total YTD SEPTEMBER 2020 New York Excess Line Transactions.



Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY PROPERTY COVERAGES Retail Trade Premium of **\$22,622,081** represents **22.80%** of all Retail Trade Risk Premium and **2.62%** of all YTD SEPTEMBER 2020 PRIMARY PROPERTY COVERAGES Premium.

PRIMARY GL & OTHER BI/PD Retail Trade Premium of **\$20,233,014** represents **20.39%** of all Retail Trade Risk Premium and **1.72%** of all YTD SEPTEMBER 2020 PRIMARY GL & OTHER BI/PD Premium.



Top Coverage Categories in the Retail Trade Industry by Transactions

PRIMARY GL & OTHER BI/PD Retail Trade Transactions of **2,511** represents **25.83%** of all Retail Trade Risk Transactions and **2.59%** of all YTD SEPTEMBER 2020 PRIMARY GL & OTHER BI/PD Transactions.

COMMERCIAL MULTIPERIL Retail Trade Transactions of **2,379** represents **24.47%** of all Retail Trade Risk Transactions and **7.60%** of all YTD SEPTEMBER 2020 COMMERCIAL MULTIPERIL Transactions.