

PERSONAL LINES COVERAGE (INSURING NATURAL PERSONS NOT CORPORATIONS) RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - 2024



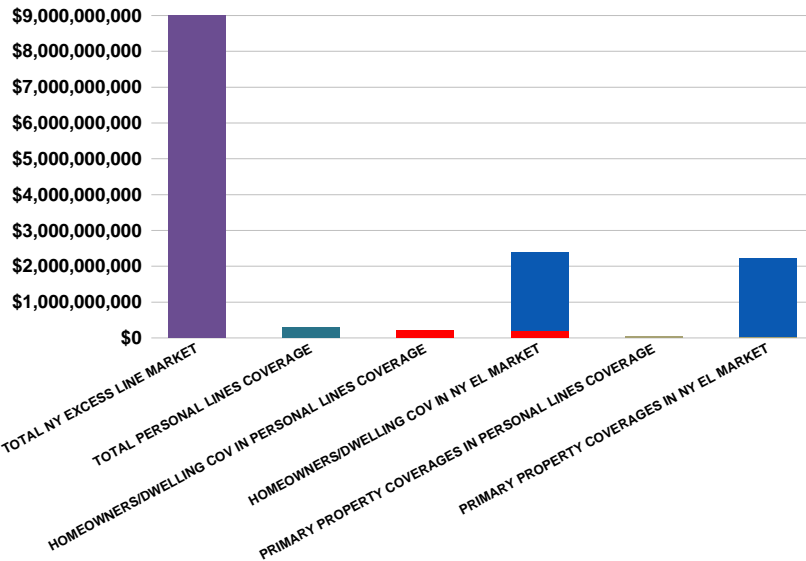
Coverage Category	% of Personal Lines Coverage Risks	Premium
HOMEOWNERS/DWELLING COV	72.46%	\$200,339,517
PRIMARY PROPERTY COVERAGES	12.98%	\$35,898,388
EXCESS, UMBRELLA & M.M. EXCESS	4.80%	\$13,266,897
MARINE	4.16%	\$11,503,084
PRIMARY GL & OTHER BI/PD	2.31%	\$6,388,186
SALARY PROTECTION	1.29%	\$3,555,675
ALL OTHERS	2.00%	\$5,529,873
TOTAL PERSONAL LINES COVERAGE	100.00%	\$276,481,620

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium of **\$276,481,620** constituted **3.08%** of total 2024 New York Excess Line Premium.

Coverage Category	% of Personal Lines Coverage Risks	Transactions
HOMEOWNERS/DWELLING COV	45.13%	27,817
PRIMARY PROPERTY COVERAGES	33.39%	20,576
EXCESS, UMBRELLA & M.M. EXCESS	11.60%	7,149
PRIMARY GL & OTHER BI/PD	5.96%	3,672
MARINE	1.62%	1,001
MISCELLANEOUS	0.72%	445
ALL OTHERS	1.58%	971
TOTAL PERSONAL LINES COVERAGE	100.00%	61,631

Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions of **61,631** constituted **13.01%** of total 2024 New York Excess Line Transactions.

PREMIUM

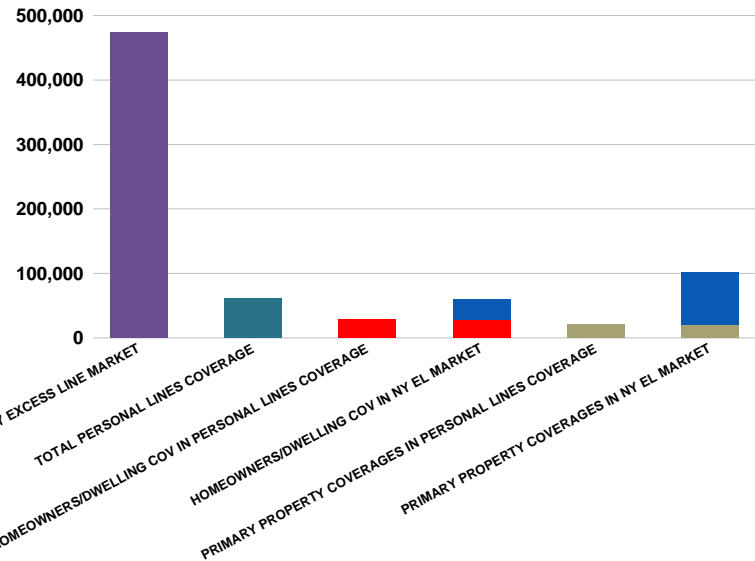


Top Coverage Categories in the Personal Lines Coverage (Insuring Natural Persons Not Corporations) Industry by Premium

HOMEOWNERS/DWELLING COV Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$200,339,517** represents **72.46%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **87.04%** of all 2024 HOMEOWNERS/DWELLING COV Premium.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Premium of **\$35,898,388** represents **12.98%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Premium and **1.64%** of all 2024 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 **27,817** represents **45.13%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **88.60%** of all 2024 HOMEOWNERS/DWELLING COV Transactions.

PRIMARY PROPERTY COVERAGES Personal Lines Coverage (Insuring Natural Persons Not Corporations) Transactions of **20,576** represents **33.39%** of all Personal Lines Coverage (Insuring Natural Persons Not Corporations) Risk Transactions and **25.17%** of all 2024 PRIMARY PROPERTY COVERAGES Transactions.