

RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - 2023



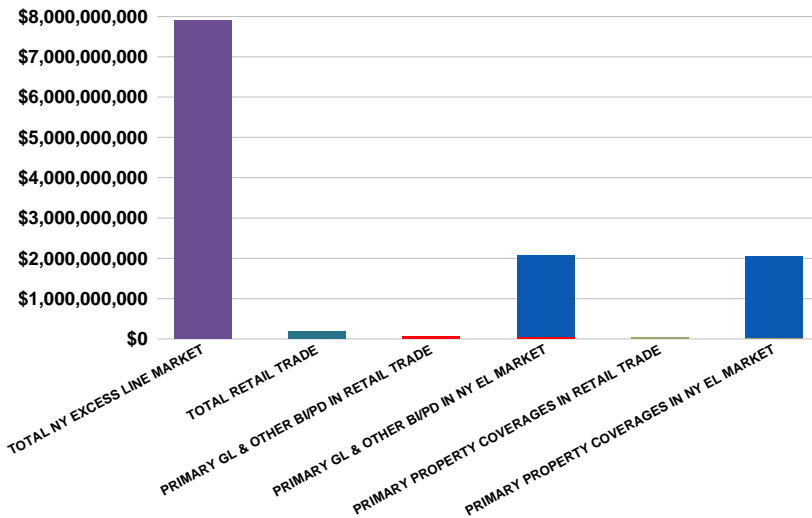
Coverage Category	% of Retail Trade Risks	Premium
PRIMARY GL & OTHER BI/PD	31.48%	\$60,150,629
PRIMARY PROPERTY COVERAGES	15.76%	\$30,106,988
EXCESS, UMBRELLA & M.M. EXCESS	13.08%	\$24,994,647
MARINE	11.18%	\$21,372,123
EXCESS OF LOSS/PROPERTY	8.71%	\$16,638,345
COMMERCIAL MULTIPERIL	8.38%	\$16,020,153
ALL OTHERS	11.41%	\$21,805,297
TOTAL RETAIL TRADE	100.00%	\$191,088,182

Retail Trade Risk Premium of **\$191,088,182** constituted **2.42%** of total 2023 New York Excess Line Premium.

Coverage Category	% of Retail Trade Risks	Transactions
COMMERCIAL MULTIPERIL	28.27%	4,613
PRIMARY GL & OTHER BI/PD	27.85%	4,544
MARINE	16.50%	2,692
PRIMARY PROPERTY COVERAGES	9.56%	1,560
MISCELLANEOUS	5.41%	883
EXCESS, UMBRELLA & M.M. EXCESS	5.04%	822
ALL OTHERS	7.37%	1,204
TOTAL RETAIL TRADE	100.00%	16,318

Retail Trade Risk Transactions of **16,318** constituted **3.90%** of total 2023 New York Excess Line Transactions.

PREMIUM

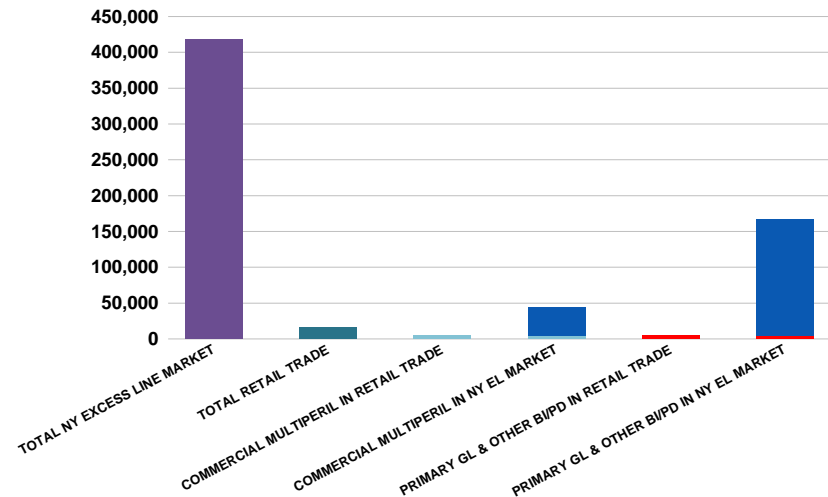


Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY GL & OTHER BI/PD Retail Trade Premium of **\$60,150,629** represents **31.48%** of all Retail Trade Risk Premium and **2.57%** of all 2023 **PRIMARY GL & OTHER BI/PD** Premium.

PRIMARY PROPERTY COVERAGES Retail Trade Premium of **\$30,106,988** represents **15.76%** of all Retail Trade Risk Premium and **1.49%** of all 2023 **PRIMARY PROPERTY COVERAGES** Premium.

TRANSACTIONS



Top Coverage Categories in the Retail Trade Industry by Transactions

COMMERCIAL MULTIPERIL Retail Trade Transactions of **4,613** represents **28.27%** of all Retail Trade Risk Transactions and **11.67%** of all 2023 **COMMERCIAL MULTIPERIL** Transactions.

PRIMARY GL & OTHER BI/PD Retail Trade Transactions of **4,544** represents **27.85%** of all Retail Trade Risk Transactions and **2.80%** of all 2023 **PRIMARY GL & OTHER BI/PD** Transactions.