

RETAIL TRADE RISKS IN THE NEW YORK EXCESS & SURPLUS LINE MARKET - 2024

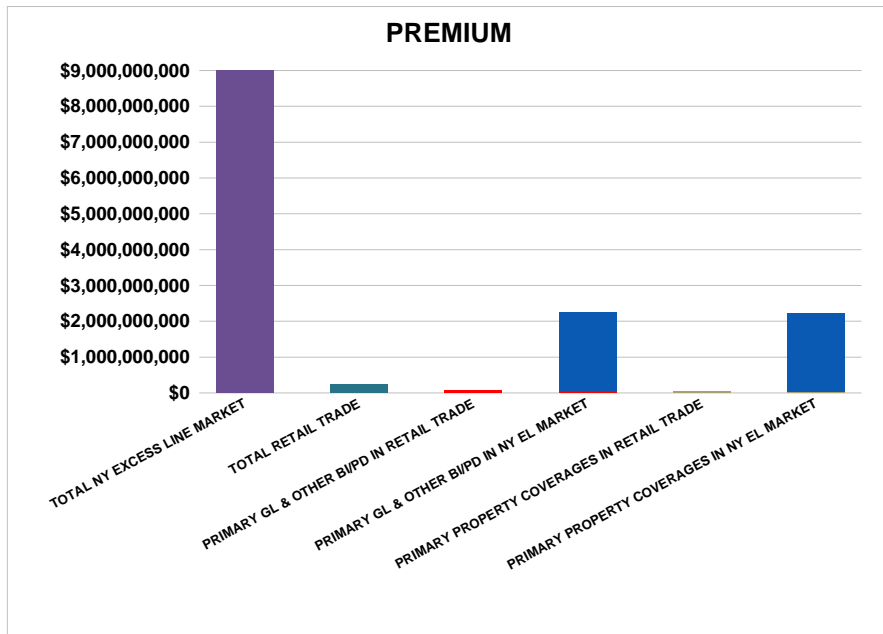


| Coverage Category | % of Retail Trade Risks | Premium |
|--------------------------------|-------------------------|----------------------|
| PRIMARY GL & OTHER BI/PD | 30.70% | \$69,071,759 |
| PRIMARY PROPERTY COVERAGES | 17.67% | \$39,764,794 |
| EXCESS, UMBRELLA & M.M. EXCESS | 12.93% | \$29,082,034 |
| COMMERCIAL MULTIPERIL | 10.09% | \$22,701,700 |
| MARINE | 9.38% | \$21,109,876 |
| EXCESS OF LOSS/PROPERTY | 7.76% | \$17,460,833 |
| ALL OTHERS | 11.47% | \$25,808,267 |
| TOTAL RETAIL TRADE | 100.00% | \$224,999,263 |

Retail Trade Risk Premium of **\$224,999,263** constituted **2.50%** of total 2024 New York Excess Line Premium.

| Coverage Category | % of Retail Trade Risks | Transactions |
|--------------------------------|-------------------------|---------------|
| PRIMARY GL & OTHER BI/PD | 29.53% | 5,363 |
| COMMERCIAL MULTIPERIL | 29.10% | 5,286 |
| MARINE | 13.21% | 2,400 |
| PRIMARY PROPERTY COVERAGES | 10.98% | 1,995 |
| EXCESS, UMBRELLA & M.M. EXCESS | 5.34% | 970 |
| MISCELLANEOUS | 4.33% | 787 |
| ALL OTHERS | 7.51% | 1,363 |
| TOTAL RETAIL TRADE | 100.00% | 18,164 |

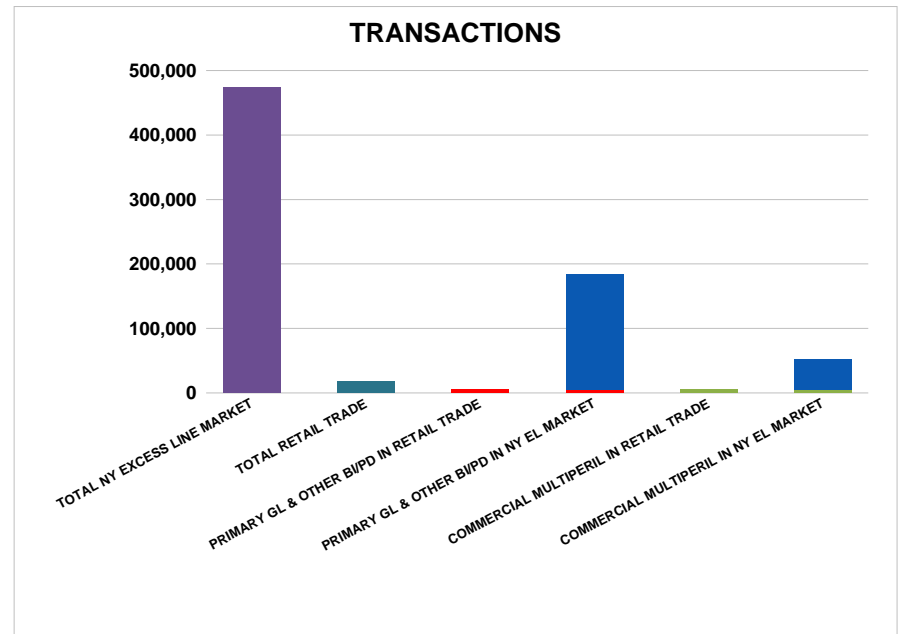
Retail Trade Risk Transactions of **18,164** constituted **3.84%** of total 2024 New York Excess Line Transactions.



Top Coverage Categories in the Retail Trade Industry by Premium

PRIMARY GL & OTHER BI/PD Retail Trade Premium of **\$69,071,759** represents **30.70%** of all Retail Trade Risk Premium and **2.67%** of all 2024 PRIMARY GL & OTHER BI/PD Premium.

PRIMARY PROPERTY COVERAGES Retail Trade Premium of **\$39,764,794** represents **17.67%** of all Retail Trade Risk Premium and **1.82%** of all 2024 PRIMARY PROPERTY COVERAGES Premium.



Top Coverage Categories in the Retail Trade Industry by Transactions

PRIMARY GL & OTHER BI/PD Retail Trade Transactions of **5,363** represents **29.53%** of all Retail Trade Risk Transactions and **3.00%** of all 2024 PRIMARY GL & OTHER BI/PD Transactions.

COMMERCIAL MULTIPERIL Retail Trade Transactions of **5,286** represents **29.10%** of all Retail Trade Risk Transactions and **11.17%** of all 2024 COMMERCIAL MULTIPERIL Transactions.