

SEPTEMBER 2025

MONTHLY PREMIUM BREAKDOWN

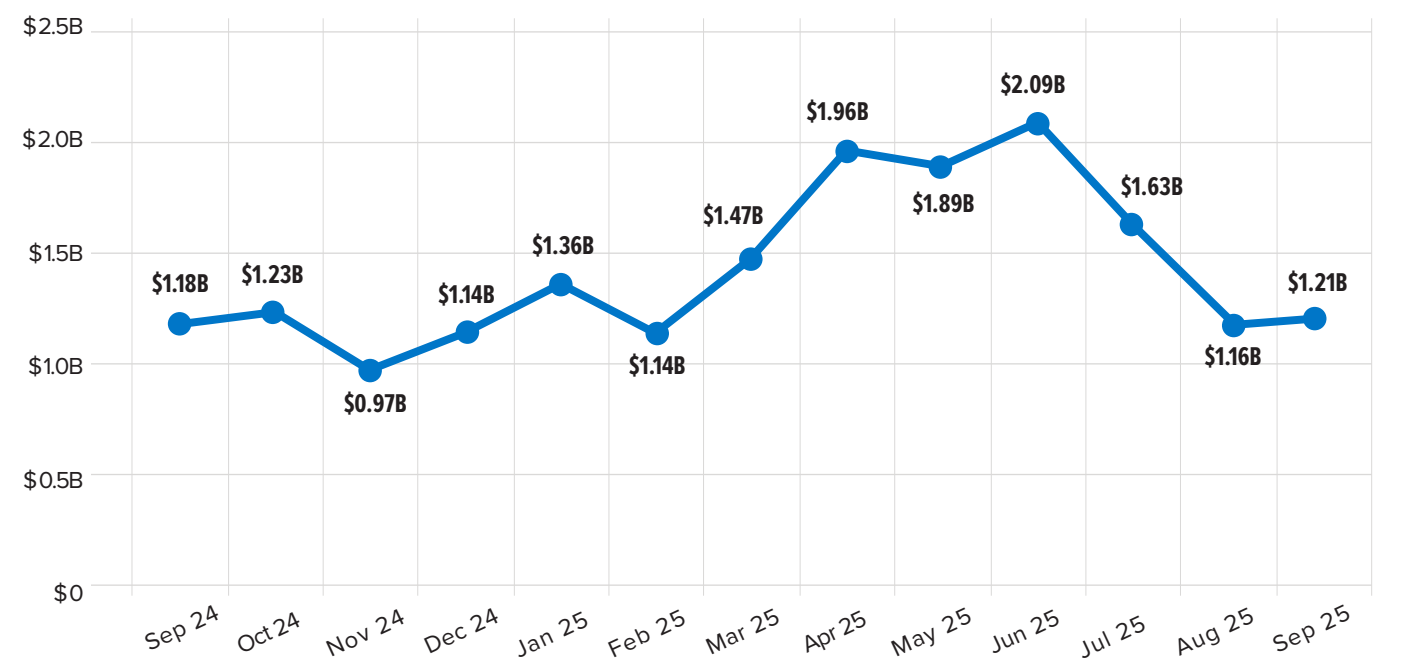
	PREMIUM	
	2025	YoY % Change*
JANUARY	\$1.4B	9%
FEBRUARY	\$1.1B	-10%
MARCH	\$1.5B	7%
APRIL	\$1.9B	-1%
MAY	\$1.9B	-6%
JUNE	\$2.1B	13%
JULY	\$1.6B	1%
AUGUST	\$1.2B	-1%
SEPTEMBER	\$1.2B	3%
Q3 2025	\$4.0B	1%
2025 YTD	\$13.9B	2%

MONTHLY POLICY COUNT BREAKDOWN

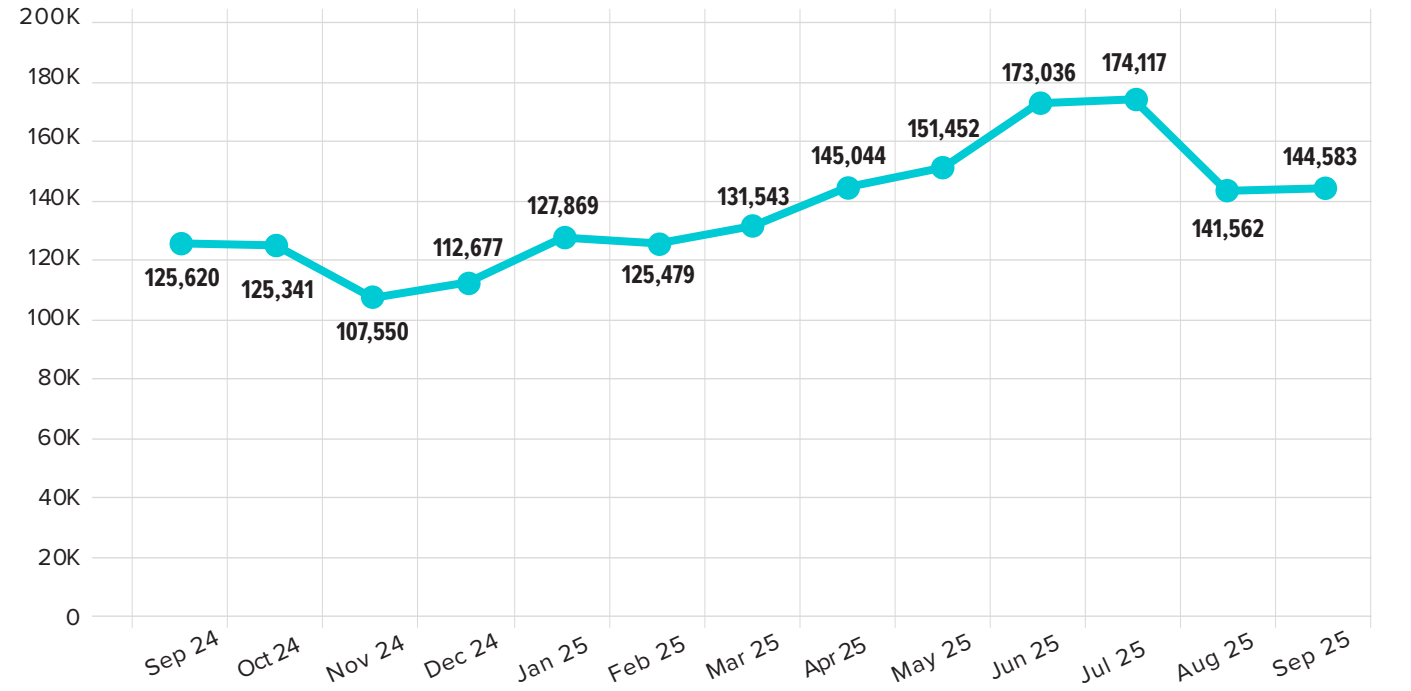
	POLICY COUNT			
	2025	YoY % Change*	Average Cost Per Policy	YoY % Change*
JANUARY	127,869	22%	\$10,657	-10%
FEBRUARY	125,479	-1%	\$9,107	-9%
MARCH	131,543	4%	\$11,182	3%
APRIL	145,044	1%	\$13,523	-2%
MAY	151,452	12%	\$12,456	-16%
JUNE	173,036	24%	\$12,101	-9%
JULY	174,117	27%	\$9,352	-21%
AUGUST	141,562	10%	\$8,202	-10%
SEPTEMBER	144,583	15%	\$8,380	-10%
Q3 2025	460,262	17%	\$8,693	-14%
2025 YTD	1,314,685	12%	\$10,588	-10%

*Percentage of change based on same reporting period in 2024 and 2025.

PREMIUM TREND | SEPTEMBER 24 - SEPTEMBER 25



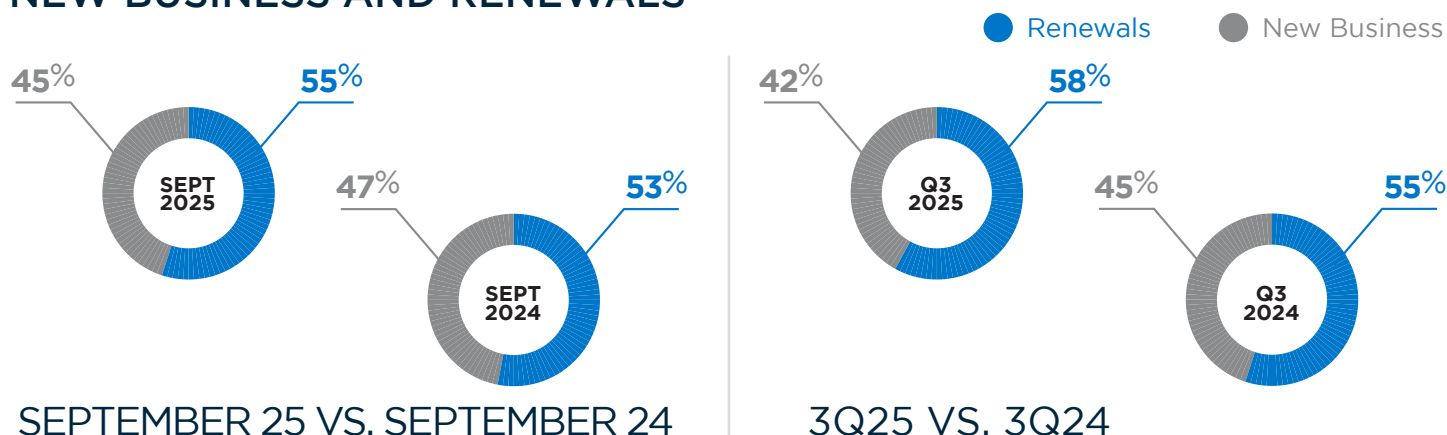
POLICY COUNT TREND | SEPTEMBER 24 - SEPTEMBER 25



Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.

NEW BUSINESS AND RENEWALS

Percentage total of policy count.

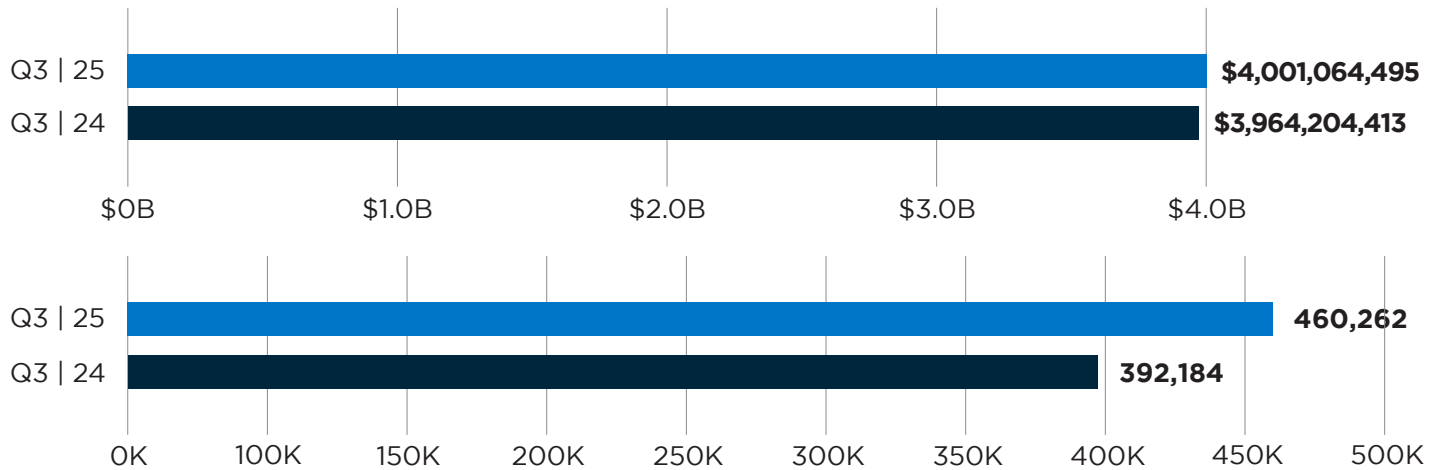


TOP 10 LINES OF BUSINESS | SEPTEMBER

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$352.4M	-11%	22,911	51%	\$15,380	-41%
2	COMMERCIAL GENERAL LIABILITY	\$193.2M	10%	20,061	6%	\$9,631	3%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$108.3M	4%	3,177	14%	\$34,100	-8%
4	HOMEOWNERS - HO-3	\$62.2M	24%	13,328	55%	\$4,670	-20%
5	COMMERCIAL PACKAGE	\$47.2M	-13%	7,543	-3%	\$6,254	-10%
6	MISCELLANEOUS E&O LIABILITY	\$32.9M	47%	1,851	3%	\$17,770	43%
7	CYBER LIABILITY	\$31.4M	31%	2,533	19%	\$12,382	10%
8	BUILDERS RISK - COMMERCIAL	\$30.5M	13%	745	52%	\$40,880	-26%
9	WINDSTORM AND/OR HAIL - COMMERCIAL	\$23.9M	-1%	1,807	71%	\$13,235	-42%
10	FLOOD - PERSONAL	\$22.6M	42%	19,447	40%	\$1,160	1%

* NOTE: The YOY Percent of Change are calculated as a comparison between SEPTEMBER 2025 and SEPTEMBER 2024. Numbers may slightly differ from prior publications since historical stats are continually adjusted to reflect cancellations and backouts.

QUARTERLY PREMIUM & POLICY COUNT | YoY COMPARISON



TOP 10 LINES OF BUSINESS | 3Q25

Rank	Coverage	PREMIUM					
		Premium	YoY % Change*	Policy Count	YoY % Change*	Average Cost Per Policy	YoY % Change*
1	COMMERCIAL PROPERTY	\$1.25B	-8%	83,340	69%	\$15,046	-46%
2	COMMERCIAL GENERAL LIABILITY	\$602.0M	7%	61,085	2%	\$9,855	5%
3	EXCESS COMMERCIAL GENERAL LIABILITY	\$341.5M	5%	10,101	11%	\$33,810	-5%
4	HOMEOWNERS - HO-3	\$234.1M	30%	50,810	66%	\$4,607	-22%
5	COMMERCIAL PACKAGE	\$174.8M	-5%	23,972	-5%	\$7,291	0%
6	BUILDERS RISK - COMMERCIAL	\$110.9M	-8%	2,069	36%	\$53,582	-32%
7	WINDSTORM AND/OR HAIL - COMMERCIAL	\$96.2M	5%	6,697	98%	\$14,358	-47%
8	MISCELLANEOUS E&O LIABILITY	\$83.4M	3%	5,491	-4%	\$15,194	7%
9	CYBER LIABILITY	\$83.0M	16%	7,700	25%	\$10,782	-7%
10	MISCELLANEOUS LIABILITY	\$59.0M	-39%	2,247	-39%	\$26,241	0%

* NOTE: The YOY Percent of Change are calculated as a comparison between Q3 2025 and Q3 2024.

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