

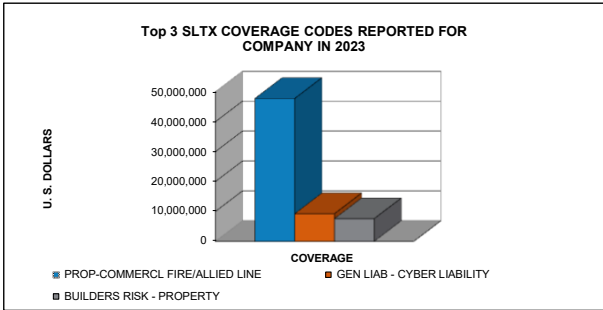
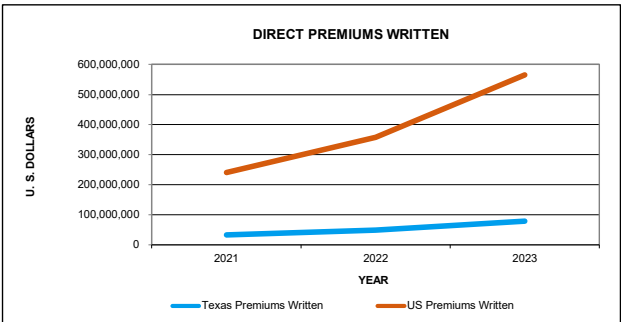
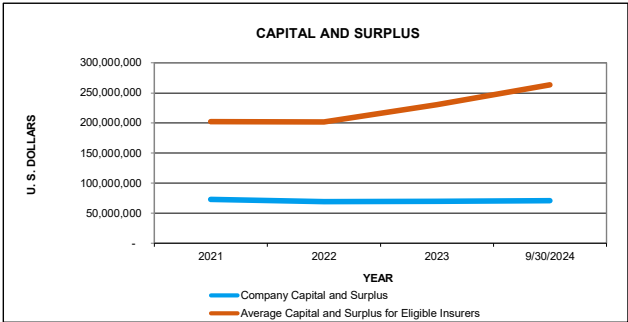
Homeland Insurance Company of New York					Issue Date:	12/6/2024
	Insurer #:	80101380	NAIC #:	34452	AMB #:	010604

U.S. Insurer - 2024 EVALUATION

Key Dates		Location	A.M. Best Rating		Group Information	
TDI Initial Date	1-Aug-02	Domicile	A+	Superior	Insurance Group	
Incorporation Date	11-May-88	New York			Intact US Insurance Group	
		Main Administrative Office		Jun-24	Parent Company	
		605 Highway 169 North, Suite 800			Intact Financial Corporation	
		Plymouth, MN, US 55441				
Commenced Business	1-Oct-88				Parent Domicile	
					Ontario	

	9/30/2024	2023	2022	2021
Capital & Surplus	70,705,000	69,743,000	69,331,000	72,874,000
Underwriting Gain (Loss)	0	0	0	0
Net Income After Tax	973,000	399,000	699,000	349,000
Cash Flow from Operations		1,232,000	518,000	835,000
Gross Premium		565,391,000	358,449,000	240,329,000
Net Premium	-	0	0	0
Direct Premium Total	483,076,000	565,392,000	358,447,000	240,335,000
Direct Premium in Texas (Schedule T)		78,756,000	49,732,000	33,166,000
% of Direct Premium in Texas		14%	14%	14%
Texas' Rank in writings (Schedule T )		2	2	2
SLTX Premium Processed		77,735,264	44,191,578	28,824,275
Rank among all Texas S/L Insurers		47	67	71
Combined Ratio		0%	0%	0%
IRIS Ratios Outside Usual Range		0	1	1

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
811.00%	0.00%	0.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
0.00%	0.00%	2.20%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
1.00%	1.00%	1.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
13- Current Estimated Reserve Deficiency		
0.00%		
Usual Range: Less than 25%		



2023 Texas Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 30,047,000.00
2 Fire	\$ 17,867,000.00
3 Inland Marine	\$ 14,089,000.00
4 Other Liab (Claims-made)	\$ 14,026,000.00
4 Other Liab (Occurrence)	\$ 1,696,000.00

2023 Texas Losses Incurred by Line of Business (LOB)	
1 Other Liab (Claims-made)	\$ 3,690,000.00
2 Inland Marine	\$ 2,060,000.00
3 Allied Lines	\$ 1,999,000.00
4 Fire	\$ 817,000.00
5 Other Comm Auto Liab	\$ 16,000.00