

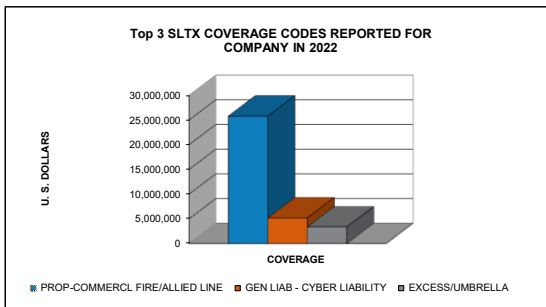
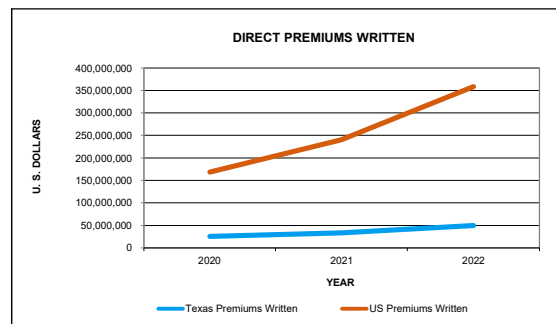
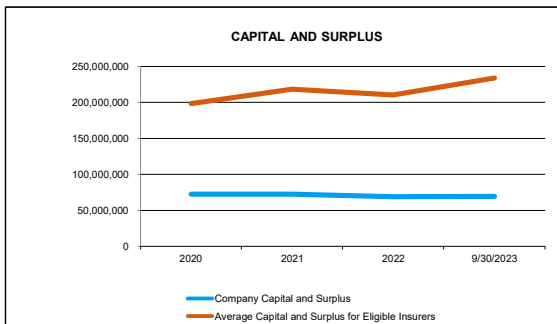
| Homeland Insurance Company of New York | | | | Issue Date: | 12/1/2023 |
|--|----------|---------|-------|-------------|-----------|
| Insurer #: | 80101380 | NAIC #: | 34452 | AMB #: | 010604 |

U.S. Insurer - 2023 EVALUATION

| Key Dates | | Location | | A.M. Best Rating | | Group Information | |
|--------------------|-----------|--|--|------------------|----------|--|--|
| TDI Initial Date | 1-Aug-02 | Domicile New York | | A+ | Superior | Insurance Group Intact US Insurance Group | |
| Incorporation Date | 11-May-88 | Main Administrative Office | | | May-23 | Parent Company Intact Financial Corporation | |
| Commenced Business | 1-Oct-88 | 605 Highway 169 North, Suite 800 Plymouth, MN, US 55441 | | | | Parent Domicile Ontario | |

| | 9/30/2023 | 2022 | 2021 | 2020 |
|--------------------------------------|-------------|-------------|-------------|-------------|
| Capital & Surplus | 69,432,000 | 69,331,000 | 72,874,000 | 72,526,000 |
| Underwriting Gain (Loss) | 0 | 0 | 0 | 0 |
| Net Income After Tax | 86,000 | 699,000 | 349,000 | 1,705,000 |
| Cash Flow from Operations | | 518,000 | 835,000 | 1,626,000 |
| Gross Premium | | 358,449,000 | 240,329,000 | 168,681,000 |
| Net Premium | 0 | 0 | 0 | 0 |
| Direct Premium Total | 420,986,000 | 358,449,000 | 240,329,000 | 168,681,000 |
| Direct Premium in Texas (Schedule T) | | 49,732,000 | 33,166,000 | 26,122,000 |
| % of Direct Premium in Texas | | 14% | 14% | 15% |
| Texas' Rank in writings (Schedule T) | | 2 | 2 | 2 |
| SLTX Premium Processed | | 44,191,578 | 28,824,275 | 24,531,058 |
| Rank among all Texas S/L Insurers | | 67 | 71 | 65 |
| Combined Ratio | | 0% | 0% | 0% |
| IRIS Ratios Outside Usual Range | | 1 | 1 | 1 |

| | | |
|--|-------------------------------------|--------------------------------------|
| 1- Gross Premium to Surplus | 2- Net Premium to Surplus | 3- Change in Net Premium Written (%) |
| 517.00% | 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 | Investment Yield |
| 0.00% | 0.00% | 1.70% |
| Usual Range: Less than 15% | Usual Range: Less than 100% | Usual Range: Between 3% and 6.5% |
| 7- Gross Change in Surplus (%) | 8- Net Change in Surplus (%) | 9- Liabilities to Liquid Assets |
| -5.00% | -5.00% | 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% | | |



| 2022 Premiums by Line of Business (LOB) | |
|---|------------------|
| 1 Allied Lines | \$ 21,614,000.00 |
| 2 Other Liab (Claims-made) | \$ 13,620,000.00 |
| 3 Fire | \$ 10,842,000.00 |
| 4 Other Liab (Occurrence) | \$ 2,235,000.00 |
| 5 Other Comm Auto Liab | \$ 56,000.00 |

| 2022 Losses Incurred by Line of Business (LOB) | |
|--|-----------------|
| 1 Other Liab (Occurrence) | \$ 6,295,000.00 |
| 2 Other Liab (Claims-made) | \$ 4,393,000.00 |
| 3 Other Comm Auto Liab | \$ 17,000.00 |
| 4 Burglary & Theft | \$ 1,000.00 |
| | \$ - |