Homeland Insurance Company of New York

| Insurer #: | 101380 | NAIC #: | 34452 | AMB #: | 010604 |

**Issue Date:** 11/18/2019

**Insurer #:** 101380

**NAIC #:** 34452

**AMB #:** 010604

**A.M. Best Rating:** A+

**Group Information:**

- **Insurance Group:** OneBeacon Insurance Group
- **Parent Company:** Intact Financial Corporation
- **Parent Domicile:** Ontario

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**Key Dates**

- **TDI Initial Date:** 1-Aug-02
- **Incorporation Date:** 11-May-88
- **Commenced Business:** 1-Oct-88

**Location**

- **Domicile:** New York
- **Main Administrative Office:** 605 Highway 169 North, Suite 800, Plymouth, MN 55441

**U.S. Insurer - 2019 EVALUATION**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Capital &amp; Surplus</td>
<td>109,965,923</td>
<td>116,724,121</td>
<td>115,644,234</td>
</tr>
<tr>
<td>Underwriting Gain (Loss)</td>
<td>0</td>
<td>(156)</td>
<td>0 (149)</td>
</tr>
<tr>
<td>Net Income After Tax</td>
<td>2,432,678</td>
<td>7,180,186</td>
<td>710,733</td>
</tr>
<tr>
<td>Cash Flow from Operations</td>
<td>180,198</td>
<td>1,216,885</td>
<td>1,381,530</td>
</tr>
<tr>
<td>Gross Premium</td>
<td>160,547,539</td>
<td>187,502,349</td>
<td>197,084,776</td>
</tr>
<tr>
<td>Net Premium</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Direct Premium Total</td>
<td>122,533,009</td>
<td>160,547,539</td>
<td>187,502,349</td>
</tr>
<tr>
<td>Direct Premium in Texas (Schedule T)</td>
<td>23,407,950</td>
<td>25,912,842</td>
<td>21,204,140</td>
</tr>
<tr>
<td>Texas' Rank in writings (Schedule T)</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Rank among all Texas S/L Insurers</td>
<td>58</td>
<td>51</td>
<td>58</td>
</tr>
<tr>
<td>Combined Ratio</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>IRIS Ratios Outside Usual Range</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

| 1- Gross Premium to Surplus | 137.54% | 0.00% | 0.00% |
| 2- Net Premium to Surplus | Usual Range: Less than 90% | Usual Range: Less than 300% | Usual Range: Between -33% and 33% |
| 4- Surplus Aid Ratio | Usual Range: Less than 15% | Usual Range: Less than 100% | Usual Range: Between 3% and 6.5% |
| 7- Gross Change in Surplus (%) | Usual Range: Between -15% and 10% | Usual Range: Between 3% and 6.5% | Usual Range: Between 3% and 6.5% |
| 10- Agents Balances to Surplus | Usual Range: Less than 25% | Usual Range: Less than 25% | Usual Range: Less than 25% |
| 13- Current Estimated Reserve Deficiency | Usual Range: Less than 25% | Usual Range: Less than 25% | Usual Range: Less than 25% |

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**Top 3 SLTX COVERAGE CODES REPORTED FOR COMPANY IN 2018**

1. **PROPERTY - FIRE/ALLIED LINES**
2. **PROF - OTHER (INCL & E) & ACCIDENT & HEALTH - GROUP**
3. **MEDICAL PROFESSIONAL LIABILITY**
4. **MEDICAL PROFESSIONAL LIABILITY**
5. **MEDICAL PROFESSIONAL LIABILITY**

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**2018 Losses Incurred by Line of Business (LOB)**

1. **Other Liability**
   - $4,220,895.00
2. **Medical Professional Liability**
   - $4,011,669.00
3. **A&H**
   - $347,079.00
4. **Allied Lines**
   - $162,142.00
5. **Fidelity**
   - $9,383.00

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**2018 Premiums Written by Line of Business (LOB)**

1. **Other Liability**
   - $8,486,862.00
2. **Allied Lines**
   - $6,960,834.00
3. **Fire**
   - $3,373,733.00
4. **A&H**
   - $2,671,706.00
5. **Medical Professional Liability**
   - $2,140,536.00