

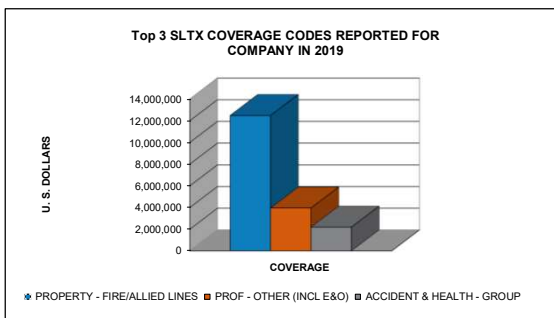
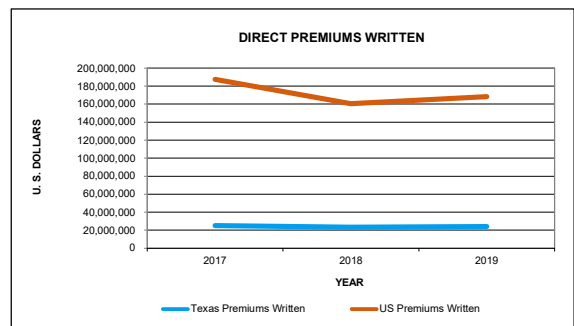
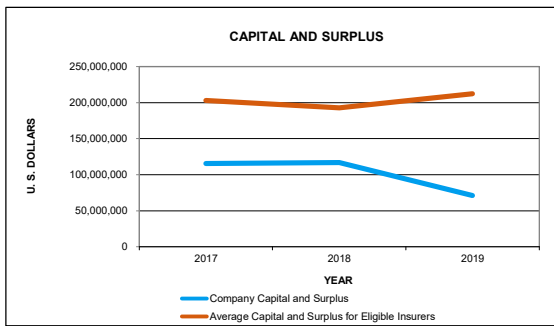
Homeland Insurance Company of New York				Issue Date:	12/7/2020
Insurer #:	101380	NAIC #:	34452	AMB #:	010604

U.S. Insurer - 2020 EVALUATION

Key Dates	Location	A.M. Best Rating	Group Information
TDI Initial Date	Domicile	<p align="center">A+</p> <p>Superior Apr-20</p>	Insurance Group
Incorporation Date	New York		OneBeacon Insurance Group
Commenced Business	Main Administrative Office 605 Highway 169 North Suite 800 Plymouth, MN 55441		Parent Company Intact Financial Corporation
			Parent Domicile Ontario

	9/30/2020	2019	2018	2017
Capital & Surplus	72,406,000	71,038,000	116,724,000	115,644,000
Underwriting Gain (Loss)	(29,000)	(7,000)	0	0
Net Income After Tax	1,534,000	3,587,000	7,180,000	711,000
Cash Flow from Operations		2,986,000	180,000	1,217,000
Gross Premium		168,276,000	160,548,000	187,502,000
Net Premium	0	0	0	0
Direct Premium Total	118,815,000	168,276,000	160,547,000	187,505,000
Direct Premium in Texas (Schedule T)		23,828,000	23,406,000	25,204,000
% of Direct Premium in Texas		14%	15%	13%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		24,451,431	22,507,950	25,912,842
Rank among all Texas S/L Insurers		60	58	51
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 (%)
237.00%	0.00%	0.00%
<i>Usual Range: Less than 900%</i>	<i>Usual Range: Less than 300%</i>	<i>Usual Range: Between -33% and 33%</i>
4- Surplus Aid Ratio	5- Two Year Operating Ratio	Investment Yield
0.00%	0.00%	3.30%
<i>Usual Range: Less than 15%</i>	<i>Usual Range: Less than 100%</i>	<i>Usual Range: Between 3% and 6.5%</i>
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
-39.00%	-5.00%	3.00%
<i>Usual Range: Between -10% and 50%</i>	<i>Usual Range: Between -10% and 25%</i>	<i>Usual Range: Less than 100%</i>
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
0.00%	0.00%	0.00%
<i>Usual Range: Less than 40%</i>	<i>Usual Range: Less than 20%</i>	<i>Usual Range: Less than 20%</i>
	13- Current Estimated Reserve Deficiency	
	0.00%	
	<i>Usual Range: Less than 25%</i>	



2019 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 8,220,000.00
2 Fire	\$ 4,921,000.00
3 Other Liab (Claims-made)	\$ 4,257,000.00
4 Other Liab (Occurrence)	\$ 3,728,000.00
5 Grp A&H	\$ 1,909,000.00

2019 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 6,195,000.00
2 Medical Professional Liability	\$ 3,282,000.00
3 Other Liab (Claims-made)	\$ 2,080,000.00
4 Other Liab (Occurrence)	\$ 1,896,000.00
5 Grp A&H	\$ 1,469,000.00