

HOMELAND INSURANCE COMPANY OF NEW YORK

U. S. Insurer - 2015 EVALUATION

Issue Date
May-15

Insurer Number: Texas # 80101380
TDI Initial Date 29-Jul-02

NAIC # 1129-34452
AMB # 10604

State of Domicile: New York
Location of Main Administrative Offices: Boston, MA

New York
Boston, MA

Incorporation Date: 19-Jul-88
Commenced Business: 1-Oct-88

Parent / Ultimate Parent: Atlantic Specialty Insurance Company/OneBeacon Insurance Group LLC
Name of Insurance Group: White Mountains Group
A.M. Best's Rating: A Stable www.ambest.com
as of May-15
Affirmed 3-Oct-14

Parent Domicile
NY/ Bermuda

	2014	2013	2012	2011	2010
Capital & Surplus	111,327,642	107,892,741	106,292,211	122,629,806	114,008,807
Underwriting Gain (Loss)	0	0	300,476	2,362,826	6,224,356
Net Income After Tax	(909,778)	259,910	20,061,355	11,871,622	30,797,549
Cash Flow from Operations	902,488	400,871	(148,845,666)	5,905,067	(23,916,175)
Return on Policyholder Surplus	1.8%	0.7%	15.9%	9.2%	19.4%
Gross Premium	200,779,705	195,301,652	227,396,778	271,505,208	261,257,974
Net Premium	0	0	32,358,801	109,123,930	100,543,946
Gross Premium to Surplus Ratio	180%	181%	214%	221%	229%
Net Premium to Surplus Ratio	0%	0%	30%	89%	88%
Direct Premium Total	200,779,705	195,301,654	195,037,977	162,381,279	160,714,028
Direct Premium in Texas (Sch. T)	23,954,262	23,211,506	19,715,056	21,267,816	19,941,664
% of Direct Premium in Texas	12%	12%	10%	13%	12%
Texas' Rank in writings (Schedule T)	2 of 52	2 of 52	2 of 53	1 of 52	1 of 52
SLSOT Premium Processed	23,448,633	22,509,415	19,569,111	19,951,972	18,900,532
Rank among all Texas S/L Insurers	55	47	48	41	40
Combined Ratio	0%	0%	100%	99%	97%
IRIS Ratios Outside Usual Range	1	3	6	1	4

	2014	2013	2012
Gross Prem./Surplus	180%	181%	214%
Net Prem./Surplus	0%	0%	30%
Change - Net Premium	0%	-100%	-70%
Surplus Aid Ratio	0%	0%	0%
2 Yr. Operating Ratio	0%	163%	105%
Investment Yield	0.6%	0.6%	2.6%
Surplus Change (Gross)	3%	2%	-13%
Surplus Change (Net)	3%	2%	-13%
Liab. to Liquid Assets	6%	6%	6%
Agents Bal. to Surplus	0%	0%	0%
Reserve Development			
1Year Devl / Surplus	0%	0%	0%
2Year Devl / Surplus	0%	0%	0%
C.Deficiency / Surplus	0%	0%	90%

