

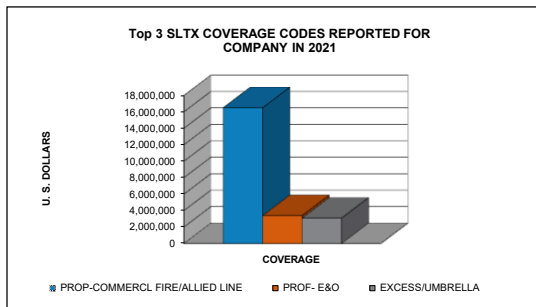
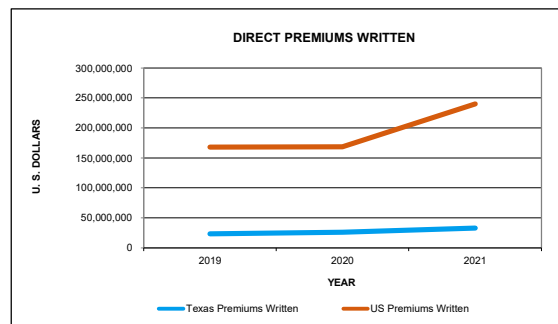
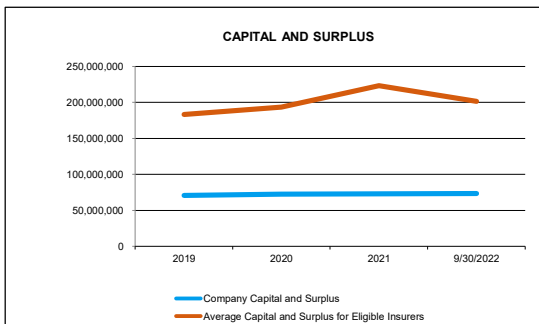
Homeland Insurance Company of New York		Issue Date: 12/20/2022	
Insurer #:	80101380	NAIC #:	34452
		AMB#	010604

U.S. Insurer - 2022 EVALUATION

Key Dates		Location	A.M. Best Rating	Group Information
TDI Initial Date	1-Aug-02	Domicile New York	Superior	Insurance Group Intact US Insurance Group
Incorporation Date	11-May-88	Main Administrative Office 605 Highway 169 North Suite 800 Plymouth, MN 55441	A+ May-22	Parent Company Intact Financial Corporation
Commenced Business	1-Oct-88			Parent Domicile Ontario

	9/30/2022	2021	2020	2019
Capital & Surplus	73,440,000	72,874,000	72,526,000	71,038,000
Underwriting Gain (Loss)	0	0	0	(7,000)
Net Income After Tax	579,000	349,000	1,705,000	3,587,000
Cash Flow from Operations		835,000	1,626,000	2,986,000
Gross Premium		240,329,000	168,681,000	168,276,000
Net Premium	0	0	0	0
Direct Premium Total	267,542,000	240,335,000	168,686,000	168,276,000
Direct Premium in Texas (Schedule T)		33,166,000	26,122,000	23,828,000
% of Direct Premium in Texas		14%	15%	14%
Texas' Rank in writings (Schedule T)		2	2	2
SLTX Premium Processed		28,824,275	24,531,058	24,451,431
Rank among all Texas S/L Insurers		71	65	60
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 (%)
330.00%	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%	1.50%
<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
0.00%	0.00%	2.00%
<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>	



2021 Premiums by Line of Business (LOB)	
1 Allied Lines	\$ 13,594,000.00
2 Other Liab (Claims-made)	\$ 9,705,000.00
3 Fire	\$ 7,199,000.00
4 Other Liab (Occurrence)	\$ 1,283,000.00
5 Grp A&H	\$ 1,149,000.00

2021 Losses Incurred by Line of Business (LOB)	
1 Allied Lines	\$ 17,067,000.00
2 Other Liab (Claims-made)	\$ 5,120,000.00
3 Fire	\$ 4,900,000.00
4 Products Liab	\$ 3,000.00
5 Other Comm Auto Liab	\$ 2,000.00