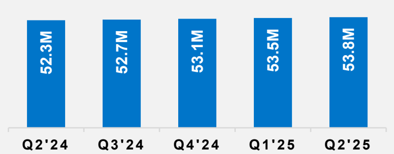
FSLSO

Harleysville Insurance Company of New York

Insurer Financial Report
2025 | Quarter 2

FEIN: 23-2864924
NAIC: 10674
A.M.Best: A
State of Domicile: Ohio
Main Office: Columbus, OH
Parent: Nationwide Mutual Ins Co
Incorporation Date: 10/16/1996
Website: www.nationwide.com

Capital & Surplus



Comments / Notes

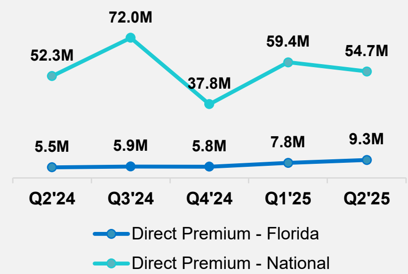
- Co is a participant in a reinsurance pooling agreement with parent Co. Co cedes 100% of its premiums to the pool.

- FL DPW increased 80% YoY.

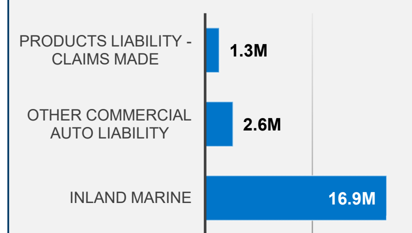
Financial Highlights	Q2 2025	Q2 2024	% Change	Q1 2025	2024	2023
Total Admitted Assets	105,620,589	111,050,587	-5%	96,584,715	97,986,839	85,340,402
Total Liabilities	51,795,730	58,717,852	-12%	43,116,192	44,932,071	33,792,516
Capital & Surplus	53,824,859	52,332,735	3%	53,468,523	53,054,768	51,547,886
Premiums and Agent's Balances	37,322,806	35,499,547	5%	31,650,593	9,402,368	8,682,852
Losses	0	0	0%	0	0	0
Loss Adjustment Expenses	0	0	0%	0	0	0
Underwriting Gain/Loss	0	0	0%	0	0	0
Net Income (Loss) After Tax	774,631	879,261	-12%	389,300	1,678,729	1,340,759
Cash Flow from Operations	(13,774,001)	(7,060,673)	-95%	(17,193,339)	11,805,570	3,615,605
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	105,967,865	81,950,033	29%	55,452,173	197,461,908	192,113,718
Net Premium	0	0	0%	0	0	0
Direct Premium - National	114,103,885	87,638,579	30%	59,394,106	197,461,908	192,113,718
Direct Premium - Florida	17,065,908	9,481,881	80%	7,794,330	21,130,721	20,453,313
PAB: % of Policyholders Surplus	69.3%	67.8%	2%	59.2%	17.7%	16.8%
Gross Premium to Surplus Ratio	196.9%	156.6%	26%	103.7%	372.2%	372.7%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	15.0%	10.8%	38%	13.1%	10.7%	10.6%
Liabilities to Assets Ratio	49.0%	52.9%	-7%	44.6%	45.9%	39.6%
Debt to Equity Ratio	96.2%	112.2%	-14%	80.6%	84.7%	65.6%
Combined Ratio	N/A	N/A	0%	N/A	0%	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	0%	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	None	N/A

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Nationwide Mutual Insurance Co	A	US Affiliated Pooling	Authorized	405,492	0
Swiss Reinsurance America Corp	A+	US Unaffiliated	Authorized	93	0
Hartford Steam Boiler Inspctn	A++	US Unaffiliated	Authorized	53	0
Continental Casualty Co.	A	US Unaffiliated	Authorized	47	0
Hartford Fire Insurance Co	A+	US Unaffiliated	Authorized	46	0

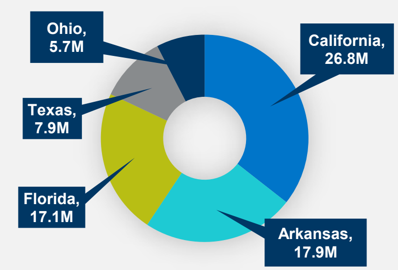
Direct Premium



Major Lines of Business in FL - 2024



Top States - 2Q 2025



* Data displayed in $000

NM: The value is outside of the meaningful range for this item.