

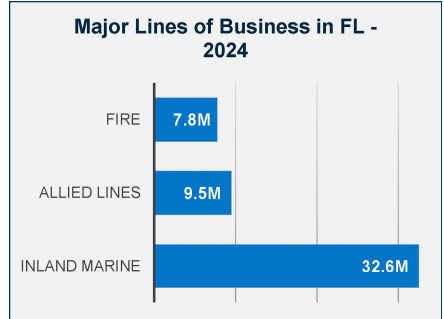
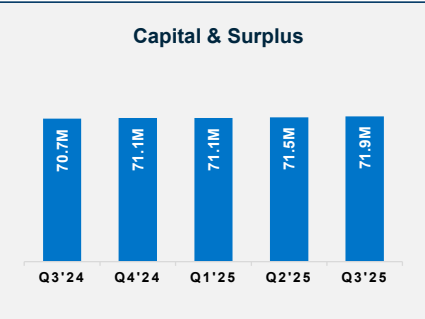
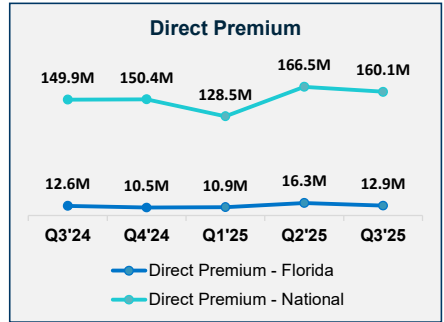


# Homeland Insurance Company of New York

## Insurer Financial Report 2025 | Quarter 3

FEIN: 52-1568827  
 NAIC: 34452  
 A.M.Best: A+  
 State of Domicile: New York  
 Main Office: Plymouth, MN  
 Parent: Intact Ins Group USA Hldgs  
 Incorporation Date: 5/11/1988  
 Website: www.intactspecialty.com

Financial Highlights	Q3 2025	Q3 2024	% Change	Q2 2025	Q1 2025	2024
Total Admitted Assets	72,905,151	71,454,315	2%	72,418,326	71,950,712	71,787,228
Total Liabilities	1,037,988	749,351	39%	942,688	838,589	730,214
Capital & Surplus	71,867,163	70,704,964	2%	71,475,638	71,112,123	71,057,014
Premiums and Agent's Balances	0	0	0%	0	0	0
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	833,173	973,232	-14%	434,912	66,304	1,332,158
Cash Flow from Operations	1,324,467	1,223,784	8%	810,195	369,411	1,599,079
Unrealized Capital Gains (Losses)	0	0	0%	0	0	0
Gross Premium	457,495,410	429,036,360	7%	301,487,881	149,670,879	633,448,098
Net Premium	0	0	0%	0	0	0
Direct Premium - National	455,080,106	483,075,868	-6%	295,018,506	128,499,634	633,448,098
Direct Premium - Florida	40,091,683	49,805,535	-20%	27,157,156	10,865,137	60,262,899

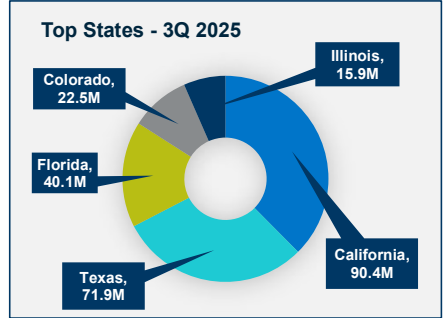


PAB: % of Policyholders Surplus	0.0%	0.0%	0%	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio	636.6%	606.8%	5%	421.8%	210.5%	891.5%
Net Premium to Surplus Ratio	0.0%	0.0%	0%	0.0%	0.0%	0.0%
% of Direct Premium in Florida	8.8%	10.3%	-15%	9.2%	8.5%	9.5%
Liabilities to Assets Ratio	1.4%	1.0%	36%	1.3%	1.2%	1.0%
Debt to Equity Ratio	1.4%	1.1%	36%	1.3%	1.2%	1.0%
Combined Ratio	N/A	N/A	0%	N/A	N/A	0%
Losses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Loss Expenses Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
Other U/W Exp. Incurred Ratio	N/A	N/A	0%	N/A	N/A	0%
IRIS Ratio(s) Outside Usual Range	N/A	N/A	0%	N/A	N/A	N/A

**Comments / Notes**

- FL DPW decreased 20% YoY.

Reinsurers (Top 5 2024)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Atlantic Specialty Ins Co.	A+	US Aff Non-captive Non-pool	Authorized	861,480	0



\* Data displayed in \$000  
 NM: The value is outside of the meaningful range for this item.