

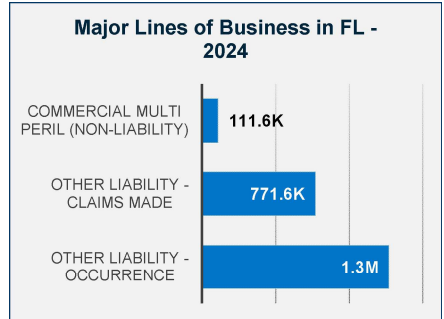
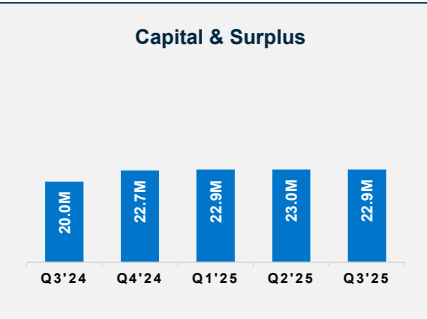
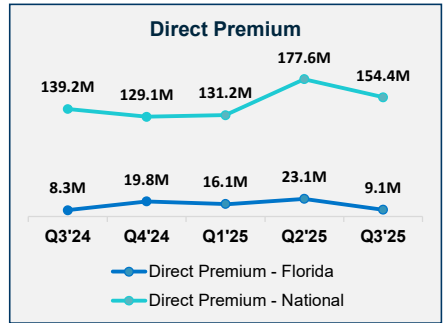


Homesite Insurance Company of Florida

Insurer Financial Report
2025 | Quarter 3

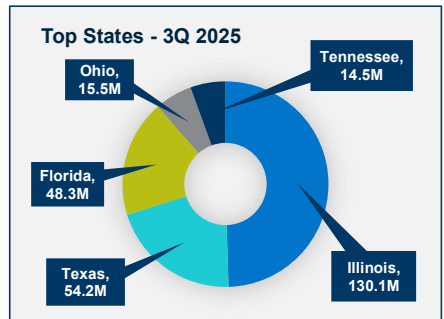
FEIN: 04-3489719
NAIC: 11156
A.M.Best: A
State of Domicile: Illinois
Main Office: Boston, MA
Parent: American Family Ins Mutual
Incorporation Date: 12/29/2000
Website: www.homesite.com

| Financial Highlights | Q3 2025 | Q3 2024 | % Change | Q2 2025 | Q1 2025 | 2024 |
|-----------------------------------|------------------|-----------------------------|----------------------|-----------------|-----------------------|-------------|
| Total Admitted Assets | 93,019,796 | 76,614,666 | 21% | 111,909,418 | 93,064,124 | 77,895,299 |
| Total Liabilities | 70,079,701 | 56,660,299 | 24% | 88,948,383 | 70,186,051 | 55,184,215 |
| Capital & Surplus | 22,940,095 | 19,954,367 | 15% | 22,961,035 | 22,878,073 | 22,711,084 |
| Premiums and Agent's Balances | 43,159,159 | 34,958,323 | 23% | 64,220,599 | 52,900,775 | 38,892,123 |
| 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 | (560,809) | 68,014 | -925% | (41,797) | 123,550 | 147,167 |
| Cash Flow from Operations | (5,140,104) | (9,522,760) | 46% | 7,746,103 | 9,664,675 | (3,594,854) |
| Unrealized Capital Gains (Losses) | 0 | 0 | 0% | 0 | 0 | 0 |
| Gross Premium | 408,249,273 | 333,684,181 | 22% | 262,481,179 | 126,613,784 | 517,408,682 |
| Net Premium | 0 | 0 | 0% | 0 | 0 | 0 |
| Direct Premium - National | 463,204,446 | 388,322,275 | 19% | 308,829,824 | 131,185,142 | 517,408,683 |
| Direct Premium - Florida | 48,280,422 | 45,749,192 | 6% | 39,212,004 | 16,142,263 | 65,560,189 |
| PAB: % of Policyholders Surplus | 188.1% | 175.2% | 7% | 279.7% | 231.2% | 171.2% |
| Gross Premium to Surplus Ratio | 1779.6% | 1672.2% | 6% | 1143.2% | 553.4% | 2278.2% |
| Net Premium to Surplus Ratio | 0.0% | 0.0% | 0% | 0.0% | 0.0% | 0.0% |
| % of Direct Premium in Florida | 10.4% | 11.8% | -12% | 12.7% | 12.3% | 12.7% |
| Liabilities to Assets Ratio | 75.3% | 74.0% | 2% | 79.5% | 75.4% | 70.8% |
| Debt to Equity Ratio | 305.5% | 283.9% | 8% | 387.4% | 306.8% | 243.0% |
| 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 | #1, 9, 10 |
| Reinsurers (Top 5 2024) | A.M. Best Rating | Reinsurance Class | Reins. Authorization | Gross Recovery* | Over 120 Days Overdue | |
| Homesite Ins Co. of the MW | A | US Aff Non-captive Non-pool | Authorized | 813,613 | 0 | |
| Travelers Indemnity Co. | A++ | US Unaffiliated | Authorized | 3 | 0 | |



Comments / Notes

- Co. participates in a 100% quota share agreement with Homesite Ins Co of the Midwest.
- Debt/Equity ratio appears high.
- PAB equal to 188.1% of Surplus.



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