

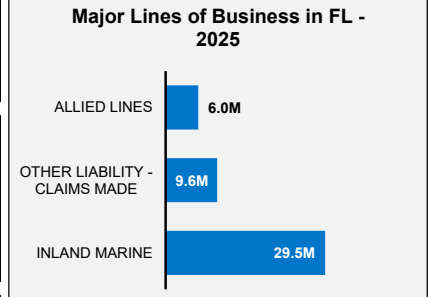
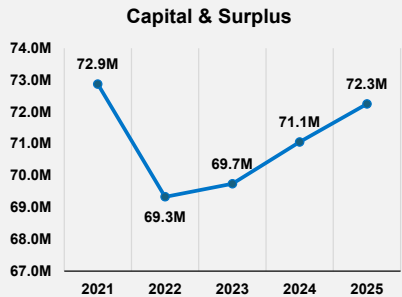
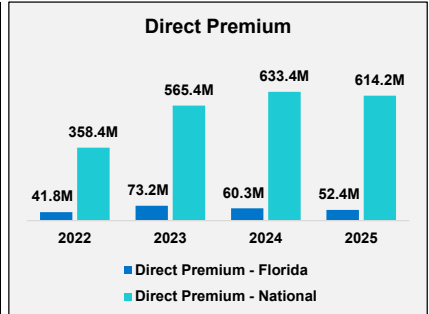


Homeland Insurance Company of New York

Insurer Financial Report
2025 | Annual

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

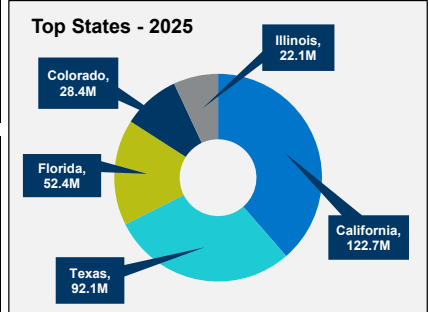
Financial Highlights	2025	2024	% Change	2023	2022	2021
Total Admitted Assets	73,058,844	71,787,228	1.8%	70,256,342	69,897,136	74,102,994
Total Liabilities	805,949	730,214	10.4%	513,807	566,162	1,229,345
Capital & Surplus	72,252,895	71,057,014	1.7%	69,742,535	69,330,974	72,873,649
Premiums and Agent's Balances	0	0	N/A	0	0	0
Losses	0	0	N/A	0	0	0
Loss Adjustment Expenses	0	0	N/A	0	0	0
Underwriting Gain/Loss	0	0	N/A	0	0	0
Net Income (Loss) After Tax	1,225,980	1,332,158	-8.0%	399,126	698,540	349,186
Cash Flow from Operations	1,426,535	1,599,079	-10.8%	1,232,021	517,548	835,381
Unrealized Capital Gains (Losses)	0	0	N/A	0	0	0
Gross Premium	614,206,049	633,448,098	-3.0%	565,391,270	358,448,603	240,329,298
Net Premium	0	0	N/A	0	0	0
Direct Premium - National	614,206,049	633,448,098	-3.0%	565,391,270	358,448,602	240,329,298
Direct Premium - Florida	52,390,395	60,262,899	-13.1%	73,243,590	41,816,654	25,998,059
PAB: % of Policyholders Surplus	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
Gross Premium to Surplus Ratio (IRIS #1)	850.1%	891.5%	-4.6%	810.7%	517.0%	329.8%
Net Premium to Surplus Ratio (IRIS #2)	0.0%	0.0%	N/A	0.0%	0.0%	0.0%
% of Direct Premium in Florida	8.5%	9.5%	-10.3%	13.0%	11.7%	10.8%
Liabilities to Assets Ratio	1.1%	1.0%	8.5%	0.7%	0.8%	1.7%
Debt to Equity Ratio	1.1%	1.0%	8.5%	0.7%	0.8%	1.7%
Combined Ratio	0%	0%	0.0%	0%	0%	0%
Losses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Loss Expenses Incurred Ratio	0%	0%	0.0%	0%	0%	0%
Other U/W Exp. Incurred Ratio	0%	0%	0.0%	0%	0%	0%
# of IRIS Ratios Outside Usual Range		0				



Comments / Notes

- FL DPW decreased 13.1% YoY.
- The Co. is party to a 100% Quota Share treaty with ASIC.

Reinsurers (Top 5)	A.M. Best Rating	Reinsurance Class	Reins. Authorization	Gross Recovery*	Over 120 Days Overdue
Atlantic Specialty Ins Co.	A+	US Affil Non-captive Non-pool	Authorized	952,925	0



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