

Local insurance expertise, global capabilities.

At Intact Insurance, we believe specialized expertise matters.

Through our underwriting companies, we offer a range of specialty insurance products and services sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment they know well.

Global capabilities

Intact's Global Specialty Lines business spans across more than 20 verticals in four distinct markets - U.S., Canada, UK and Europe. With the ability to write business in more than 150 territories, the breadth of our global capabilities, combined with our deep expertise in underwriting, risk control and claims provides customers and brokers access to a larger team of experts, access to new markets and a wider product and solution set.

Financial Strength

Intact Insurance Specialty Solutions is a subsidiary of Intact Financial Corporation (TSX:IFC), and is backed by the financial strength of Atlantic Specialty Insurance Company, a subsidiary of IFC.

A.M. BEST
A+

FITCH
AA-

MOODY'S
A2

20+ specialty verticals

Access to more than **70%** of the global specialty lines market



Objective of **\$10B DPW** and a sustainable **sub-90s** combined ratio by 2030

We provide solutions in over **150** territories with over **130** global network partners

U.S. business lines



Accident & Health

focuses on analyzing and developing unique accident solutions for the transportation segment and the sharing economy. The group creates and distributes niche accident and health and property-casualty products through brokers to motor carriers, associations, organizations and other affinity groups.

intactspecialty.com/accident-health



Financial Institutions

specializes in professional liability, management liability and fidelity coverages for a wide range of mid-sized to large financial institutions. Target industries include banks (greater than \$5 billion in corporate assets), security broker-dealers and captive agents, insurance companies, insurance agents and brokers, investment advisors, mutual funds, hedge funds, real estate investment trusts, business development companies, private equity and venture capital firms and miscellaneous financial institutions.

intactspecialty.com/financial-institutions



Entertainment

provides commercial and professional solutions for the entertainment and media industries. Offerings include all-lines coverage solutions for film, television and DICE productions, theatrical companies, touring entertainers, loan-out corporations, promoters, venues, rental house and post-production facilities. Specialized products include non-appearance, event cancellation, media, event liability, participant liability and TULIP. Additional coverages are available through Specialty Advantage Insurance Services (SAIS), Intact Insurance agency/brokerage affiliate.

intactspecialty.com/entertainment



Financial Services

offers property and casualty, as well as collateral lines coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets.

intactspecialty.com/financial-services



Environmental

specializes in risk solutions designed to address a variety of exposures for a broad range of businesses, including multiline casualty placements for the environmental industry. The product suite includes commercial general liability, contractors environmental liability, professional services liability, environmental premises liability, products pollution liability, follow-form excess, environmental excess and business auto.

intactspecialty.com/environmental



Inland Marine

provides a wide range of inland marine and related property coverage solutions including but not limited to construction, transportation and fine arts industries. Products include, but are not limited to, builder's risks, contractors equipment, installation floaters, fine arts, motor truck cargo, transportation, miscellaneous articles floaters, warehousemen's legal liability, DIC Flood and Earthquake in low hazard areas along with other opportunities.

intactspecialty.com/inland-marine

U.S. business lines continued



Management Liability

offers directors and officers liability, employment practices liability, fiduciary liability, crime, and employed lawyers professional liability insurance for nonprofit, private, healthcare and publicly-traded organizations of all sizes and types. Coverages are available on a modular form approach, allowing for tailored solutions.

intactspecialty.com/management-liability



Technology

delivers all-lines underwriting solutions and services for the technology, life science and medical technology and telecommunications industries. Products span property, casualty, cyber, errors & omissions, international and products liability coverages. Our dedicated team of insurance professionals delivers custom solutions that reflect our customers' particular needs.

intactspecialty.com/technology



Ocean Marine

offers a complete range of ocean marine insurance solutions. We have continuously served the global economy, commercial shipping and transportation industries since 1900. Products include, but are not limited to, commercial hull and protection & indemnity, marine liabilities, terminal operators, marine contractors; commercial marine packages including marina, yacht clubs and boat dealers; ocean and air cargo, imported or exported with coverage extensions such as inland transit, warehousing and processing; yachts and pleasure craft; marine package products are also available including comprehensive property, auto and liability coverage.

intactspecialty.com/ocean-marine



Specialty Property

provides excess property and inland marine solutions for layered insurance policies. Target classes of business include apartments and condominiums, commercial real estate, small-to-medium manufacturing, retail/wholesale, education and public entities. Products are provided primarily through surplus lines wholesalers.

intactspecialty.com/specialty-property



Surety

offers both commercial and contract bonds. A wide array of commercial bonds are available for companies ranging from the Fortune 2500 to small private entities. Large Commercial Surety business is managed on an account basis and transactional business is supported through the OneBeacon BondClick online portal. Contract bond needs from first bond requests through mid-market programs are available for prime contractors, major sub-trades and specialty subcontractors which ensure contractors fulfill their obligations to various project owners including government, private, and institutional organizations.

intactspecialty.com/surety



Global Network

Tailored multinational solutions to help our clients navigate the complexity of different insurance markets in over 150 territories with over 130 global network partners around the world. The Global Network helps us to provide bespoke insurance solutions for large, complex national and international risks.

Managing General Agencies (MGAs)



A.W.G. Dewar, Inc. has been a leading provider of tuition reimbursement insurance since 1930. As the originators of tuition refund insurance, Dewar currently serves more than 1,200 of the leading independent schools and colleges in North America, many of which have been customers for decades.

tuitionrefundplan.com



Striior Insurance specializes in comprehensive wood frame builders risk programs and work closely with brokers in identifying exposures and developing the coverage to meet the unique needs of their clients. Our team recognizes the unique characteristics of each construction project.

striior.com



International Bond & Marine Brokerage Ltd. delivers solutions for customs brokers to manage underwriting requests. Through its acquisition in 2020, we expanded our owned-brokerage assets and reshaped our customs bonds market offerings through an end-to-end risk management platform. IB&M offers technology and robust reporting for analytics and compliance.

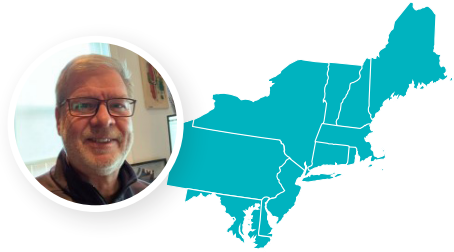
intlbondmarine.com



Resilience helps organizations balance risk acceptance, mitigation, and transfer so they can access, measure and manage their risk in an integrated and efficient manner. Blending Resilience's cyber analytics technology with Intact's risk transfer capabilities, we are enhancing the breadth of risk mitigation available to the cyber insurance market.

cyberresilience.com

Our experts



U.S. North East

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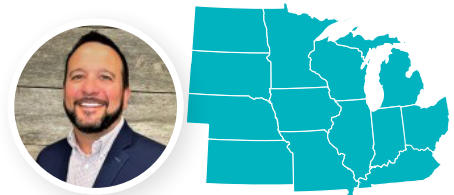
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About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; technology; and tuition refund. For further information about U.S. products and services visit: intactspecialty.com.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: intactfc.com.

