

# **Intact Financial Services**

# **Risk Control Services**

At Intact Financial Services, our risk management practice is built to deliver high quality yet practical solutions to safeguard against risks that threaten your business success. Our flexible and innovative risk control services help you implement loss mitigation practices for both existing and emerging issues.

### **Products & Coverages**

- Property
- General Liability
- Business Auto
- Commercial Umbrella
- Workers Compensation
- Foreclosed & Trust Property
- International

## Target Industries Include:

- Banks
- Investment Advisors
- Security Brokers and Dealers
- · Insurance Companies

### Services Include:

- · Slip and fall assistance
- · Ergonomic program management and workstation evaluations
- Fleet safety management
- Foreclosed property program assessment and assistance
- · Premises safety program assessment and development
- Fire protection plan review and consultation for new buildings/renovations
- Assistance with OSHA-required programs
- Emergency planning assistance
- Loss control program audits
- Infrared thermography program
- Equipment breakdown and jurisdictional boiler and pressure vessel inspections
- Assistance with business continuity planning
- Risk control consultation including customized service action plans
- Online and classroom safety training including programs offered through vetted third-party relationships

## **Safety Promotes Profitability**

Achieving growth and profitability in today's competitive environment requires much more than the right product or service. You must also operate efficiently, and that means operating safely. Injuries to your employees or to the public, including vehicle accidents, slips and falls, fires and other losses can result in immediate expenses that potentially affect your bottom line. You may also incur hidden costs in the form of lost productivity, reputational risk and missed market opportunities.



### **Benefit of an Intact Insurance Solution**

Our risk control specialists are dedicated to serving the financial services industry. Our deep experience includes worker safety, fleet accident prevention, public liability assessments, fire prevention and property conservation along with a host of other loss control areas.

#### **Customized Risk Solutions**

It's simple. We're here to help you compete successfully by making your operations safer. Our team of risk control specialists also provides customized analysis of the unique risks affecting your organization. We start with an effective service plan that includes a detailed review of your personnel, materials, equipment, technology and culture of safety. We work with you to learn about your business so that we can recommend and assist you with making the right improvements.

### As a policyholder, you will have access to discounted resources including:

- · High-quality safety training videos from CLMI
- · Comprehensive background check services and employment screening solutions from IntelliCorp

### **Services When You Need It Most**

Your dedicated Intact Financial Services' account coordinator can develop and monitor an appropriate service plan while facilitating risk control services for your company. Empowered to make decisions locally, your account coordinator is your go-to person for all of your Intact Insurance risk control services.

## Our service approach can also offer a documented annual report including:

- · Risk control services provided
- Progress on our agreed-upon goals and objectives
- · Status of our recommendations
- · Loss analysis from a loss-prevention perspective
- · Future service effort proposals

#### **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 the 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 and a leading specialty insurance carrier in North America. 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, 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 Insurance Specialty Solutions products and services available in Canada, visit: <a href="intactspecialty.ca">intactspecialty.ca</a> and for information about Intact Financial Corporation, visit: <a href="intactsc.com">intactsc.com</a>.



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