



**Intact Insurance is Here.**

## Our Specialty 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.

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**



# Our Businesses



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

[intactspecialty.com/accident-health](https://intactspecialty.com/accident-health)

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**A.W.G. Dewar** has been a leading provider of tuition reimbursement insurance since 1930. Dewar's product protects both schools and parents from the financial consequences of a student's withdrawal or dismissal from school. In addition to tuition reimbursement, Dewar offers the Club Fee Protection Plan which provides financial coverage if a child departs early from a club session.

[tuitionrefundplan.com](https://tuitionrefundplan.com)

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**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), a Intact Insurance agency/brokerage affiliate.

[intactspecialty.com/entertainment](https://intactspecialty.com/entertainment)

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**Environmental** specializes in environmental 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](https://intactspecialty.com/environmental)

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**Financial Institutions** specializes in professional liability, management liability and fidelity coverages for a wide range of midsized 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](https://intactspecialty.com/financial-institutions)

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**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](https://intactspecialty.com/financial-services)

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# Our Businesses

**Inland Marine** provides a wide range of inland marine and related property coverage solutions for the 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 and other opportunities.

[intactspecialty.com/inland-marine](https://intactspecialty.com/inland-marine)

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**Management Liability** offers directors and officers liability, employment practices liability, fiduciary liability, crime, employed lawyers professional liability and information risk and recovery (cyber) insurance for nonprofit organizations, private/nonprofit healthcare organizations and private for-profit companies of all sizes and types. Coverages are available on a modular form approach, allowing for tailored solutions.

[intactspecialty.com/management-liability](https://intactspecialty.com/management-liability)

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**Ocean Marine** traces its roots to the early 1900s, and offers a full range of ocean marine insurance solutions. Products include, but are not limited to, commercial hull and marine liabilities at both the primary and excess levels; ocean and air cargo with coverage extensions such as inland transit, warehousing and processing; yachts; and several marine package products with comprehensive property, auto and liability coverage.

[intactspecialty.com/ocean-marine](https://intactspecialty.com/ocean-marine)

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**Public Entities** provides solutions for municipalities and counties, special districts including water, sanitation and fire, as well as other publicly funded agencies, primarily on an admitted basis. Products include property, casualty and professional liability comprised of law enforcement, public officials and employment practices liability offered on a fully insured, deductible, self-insured retention or assumed reinsurance basis. Solutions are delivered by a dedicated team with deep industry knowledge serving underwriting,

business development, risk control and claims needs.

[intactspecialty.com/public-entities](https://intactspecialty.com/public-entities)

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**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](https://intactspecialty.com/specialty-property)

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**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. U.S. Customs bonds are now available through International Bond & Marine Brokerage, Ltd., a market-leading international trade industry specialist. 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](https://intactspecialty.com/surety)

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**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](https://intactspecialty.com/technology)

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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; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](https://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, 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 Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](https://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](https://intactfc.com).

[intactspecialty.com](https://intactspecialty.com)



# Intact Insurance is Here.

Intact Financial Corporation (TSX: IFC) is the largest provider of property and casualty insurance in Canada and a leading provider of specialty insurance in North America, with close to CAD\$11 billion in total annual premiums, including CAD\$3 billion of specialty business.

## North American Capabilities

We provide specialty solutions to over 20 business segments. Our products and services are delivered through dedicated teams of insurance experts focused on a particular customer or industry group. Intact additionally offers cross-border capabilities for specialty customers based in Canada or the U.S. with operations across both countries.

## People and Expertise Matter.

At Intact, we put customers first. We understand their needs in order to offer compelling solutions and deliver on our promises. With nearly 2,000 specialty team members throughout North America, we hold market leading positions in surety, ocean marine and other segments, targeting small-to-midsized enterprises.

We believe in providing a workplace that inspires and engages our employees. We're proud of being recognized as a Kincentric Best Employer in both Canada and the U.S.

## Interested? Get to know more:

[intactspecialty.com](http://intactspecialty.com) (U.S.) or [intactfc.com](http://intactfc.com)



# Living our Values

## **Integrity**

- Be honest, open and fair
- Set high standards
- Stand up for what is right

## **Respect**

- Be kind
- See diversity as a strength
- Be inclusive and collaborate

## **Customer-driven**

- Listen to our customers
- Make it easy, find solutions
- Deliver second-to-none experiences

## **Excellence**

- Act with discipline and drive to outperform
- Embrace change, improve every day
- Celebrate success, yet remain humble

## **Generosity**

- Help others
- Protect the environment
- Make our communities more resilient

Intact Insurance Specialty Solutions is the marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC. Coverages may be underwritten by one of the following insurance companies: 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; or 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. This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to your insurance policy or consult with your independent insurance advisor for information about coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.