



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.

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Our Businesses



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

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

Regan Lower

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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), an Intact Insurance agency/brokerage affiliate.

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

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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

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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

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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

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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

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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

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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

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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. 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

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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

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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.

intactspecialty.com

