



Intact Surety | Specialized Expertise to Meet Your Commercial Surety Needs

Intact Surety offers a broad range of surety bonds for companies ranging from the Fortune 2500 to small private entities. Our financial backing and unrivaled experience allow us to assess risks and craft solutions to meet a broad range of needs. We'll work collaboratively and efficiently to produce timely, consistent long-term solutions to meet your clients' vast commercial surety needs.

Whether you are placing complex surety programs or transactional business, we have you covered. Our dedicated Large Commercial Surety unit can service complex programs and transactional business is supported through our online portal, Intact BondClick, which offers a wide range of bond types.

Target Industries Include:

- Fortune 2500
- Publicly traded or privately held companies located globally with bond needs in the United States, Puerto Rico, Canada, or Mexico

- Maintenance/warranty bonds
- Lost instrument bonds
- Tax bonds
- Closure/post-closure bonds
- Subdivision bonds
- In-house funds control services offered for eligible accounts
- Large Commercial Surety business is managed on an account basis and Transactional business is supported through the Intact BondClick online portal

Bond Capabilities

- License & permit bonds
- U.S. Customs bonds*
- Miscellaneous bonds
- Court bonds
- Workers compensation bonds
- Performance & payment bonds
- Supply/supply & install bonds

Program Highlights

- Capacity of up to \$350M; Surety programs in excess of \$350M will be considered on a case-by-case basis
- Simple rate structure allowing predictable premiums
- Collateral capabilities—cash, letters of credit or trust accounts
- Ability to underwrite large commercial surety clients with multiple surety relationships

Financial Stability

- Writing company: Atlantic Specialty Insurance Company, a subsidiary of Intact Insurance
- "A+" rated by A.M. Best with a Financial Size Category of XV
- U.S. Treasury listed with an underwriting limitation of \$103,600,000

* Customs bonds are now available through International Bond & Marine Brokerage, Ltd., a market-leading international trade industry specialist.

Why Intact Surety?

Intact Surety offers a combination of commercial surety expertise and financial strength necessary to accommodate your needs. We focus on cultivating long-term relationships with our network of local, regional and national brokers and independent agencies. By getting to know our client's particular business, we can better serve them with appropriate solutions and expedient service.

Contact Us

Mike Kubis

Northeast

mkubis@intactinsurance.com

Rick DeVore

Mid-Atlantic

rdevore@intactinsurance.com

Patrick Tucker

Southeast

ptucker@intactinsurance.com

Corey Johnson

South

cjohnson@intactinsurance.com

Brian Passolt

Midwest

bpassolt@intactinsurance.com

Erik Janssens

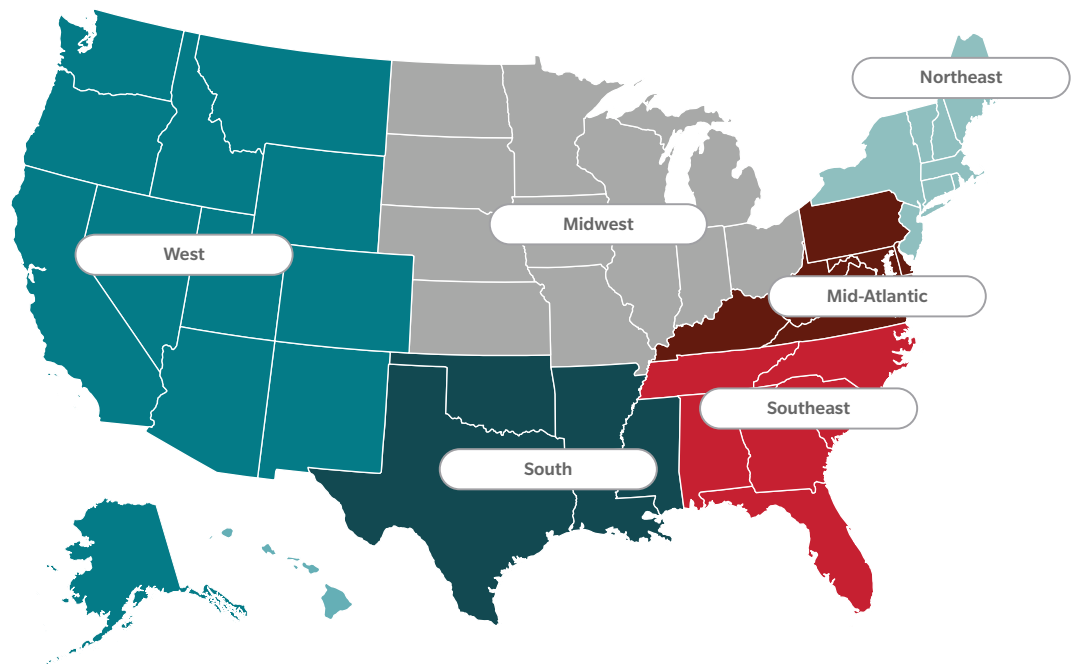
West

ejanssens@intactinsurance.com

Scott Reinke

National, Transactional Surety

sreinke@intactinsurance.com



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; renewable energy; technology; trade credit 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, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty (P&C) insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, which wholly owns 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.



Visit intactspecialty.com/surety for more information.

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