



Intact Surety | Specialized Expertise to Meet Your Contract Surety Needs

Through our team of contract surety specialists, we provide surety solutions* for middle-market and large construction companies. Our target customers include: general contractors, heavy civil contractors, subcontractors, and environmental contractors.

Eligible Customers Include

- General contractors
- Subcontractors
- Heavy civil contractors
- Environmental contractors

Available Bond Types

- License and permit bonds
- Performance and payment bonds
- Supply/install bonds
- Release of lien bonds
- Maintenance/warranty bonds

Program Highlights

- Targeted, but not limited to capacity of \$200 million bonded aggregate cost to complete
- Cross-border solutions with Canada
- Flexible rating plans in all 50 states
- In-house funds control services offered for eligible accounts

Financial Stability

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

Why Intact Surety

Intact Surety offers a combination of contract surety expertise and financial strength necessary to accommodate your needs. Our approach to contract surety is beyond analytics. We focus on building long-term, trusting relationships as we partner to support your bonding needs.

Contact Us

Erik Rolfness | Northwest
erolfness@intactinsurance.com

Jeff Ciecko | North Central
jciecko@intactinsurance.com

Robert Addis | New England
raddis@intactinsurance.com

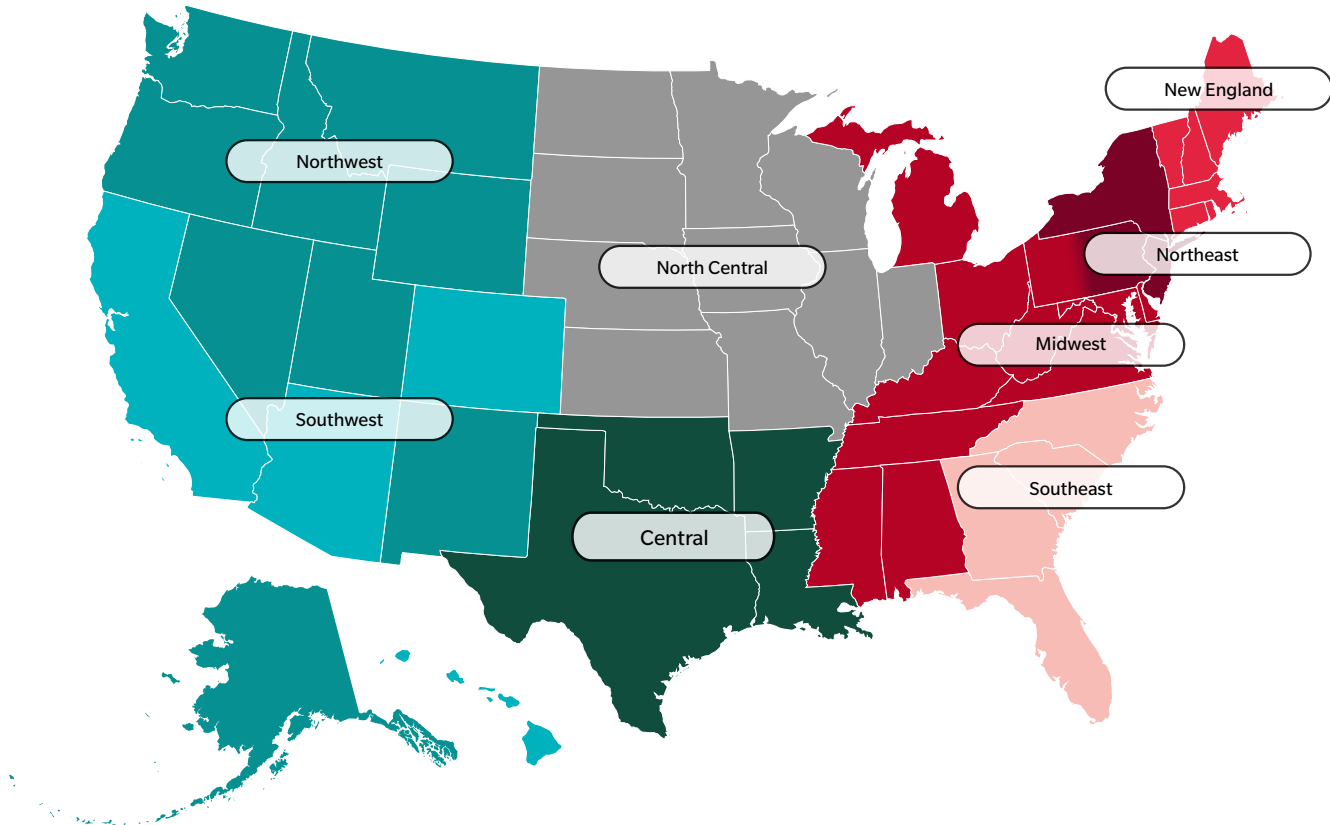
Cody Fore | Southeast
cfore@intactinsurance.com

Kirk Welch | Central
kwelch@intactinsurance.com

John Briguglio | Northeast
jbriguglio@intactinsurance.com

Bruce Reiff | Midwest
breiff@intactinsurance.com

Mike Wester | Southwest
mwester@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.

*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 specific 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.

