Intact Surety | Specialized Expertise to Meet Your Transactional Surety Needs

Through our team of surety experts, we deliver customized solutions for all Transactional Surety needs, supporting public and private enterprises across a broad spectrum of industries. By collaborating with a regional Underwriter, clients can access new opportunities, remove market obstacles, and identify tailored strategies for their surety requirements.

Intact BondClick, Intact's online platform, streamlines the issuance of individual bonds, account-driven placements, or program business with speed and efficiency. Intact's innovation strategy emphasizes the advancement of program solutions, creating targeted bond offerings and account-focused opportunities for growth.

Commercial Surety Bonds

Bond Capabilities

- License and permit bonds
- Customs bonds*
- Miscellaneous bonds
- Court bonds
- Performance and payment bonds
- Service provider performance and payment Bonds
- Subdivision bonds/site improvement
- Supply/supply and install bonds
- Maintenance/warranty bonds
- Lost instrument bonds
- Tax bonds

Program Highlights

- Simple rate structure allowing predictable premiums
- Programs handled in-house, Agent Letter of Authority or through **Intact BondClick** automation
- Ability to underwrite transactional clients with multiple bonding needs and aggregates
- Capacity for all types of bonds is available
- Tailored lines of authority for **Intact BondClick**, Account or Program business
- Flexible rating plans in all 50 states
- Willing to accommodate hard-to-place bonds with the ability to accept cash, letters of credit, funds control as collateral

Small Contract Surety Bonds

The small contract program is intended for accounts that need performance and payment bonds but may not qualify for traditional contract surety bonds based on several factors.

Each application will have unique and individual aspects specific to that contractor or current submission the Underwriter will review. Underwriting aspects may include personal credit checks, CPA or in-house financial statements. Additional controls may be used in the form of funds control, collateral or outside indemnity.

Types of contractors include general contractors, subcontractors, and service type providers.

Financial strength A+ A.M. BEST A1 MOODY'S AA- FITCH

intact INSURANCE surety

Bond Capabilities

- Performance and payment bonds
- Supply/install bonds
- Maintenance/warranty bonds

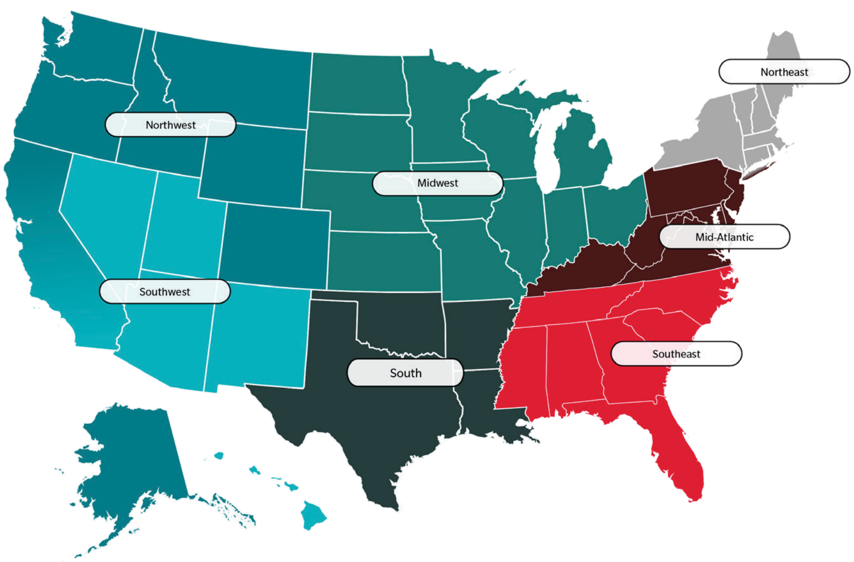
Program Highlights

- Simple rate structure allowing predictable premiums
- Tailored Programs for all types of Contractors
- Ability to qualify applicant using multiple types of financial information
- Tailored single and aggregate limits based on the applicant's strength
- Flexible rating plans for selected accounts
- In-house funds control services offered for eligible accounts

Why Intact Surety?

- Staffing multiple regional offices with expert Underwriters, using a flexible approach to evaluate each account on its own merits
- Simple rate structure allowing predictable premiums
- Writing company: Atlantic Specialty Insurance Company, a subsidiary of Intact Insurance
- U.S. Treasury listed with an underwriting limitation of $103,600,000

Contact us



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Visit www.intactbondclick.com to learn more.

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 Specialty lines insurer with international expertise and a leader in Commercial lines in the U.K. and Ireland. IFC's business has grown organically and through acquisitions to almost $24 billion of total annual operating direct premiums written (DPW). 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, and OBI National Insurance Company, a Pennsylvania insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441. For information about Intact Financial Corporation, visit: **intactfc.com**.

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