

## Intact Specialty | Multinational Solutions - Quick Facts

Intact is a leading specialty lines insurer with leading global franchises and a diverse but targeted product offering. Each of our specialty verticals are managed by a team with deep, specialized expertise in a specific customer group or industry segment. Our Global Network facilitates placement of tailored, multinational insurance programs across 150+ countries and territories, allowing us to better service brokers and customers globally.

The following offers an overview of the controlled master program. As always, please contact your Intact Insurance underwriter or any member of our Multinational team with additional questions.

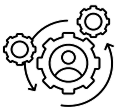
### Operations

**Issuance:** Local admitted policies will typically be issued within 15 working days, subject to receipt of complete and accurate information at time of binding. Coverage is written on admitted paper in compliance with local standards, laws and jurisdictions.

**Minimum premium:** USD \$1,500-2,500 for Property and Liability placements with some exceptions, based on coverage, limit, and territory.

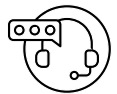
**Premium payments:** Premiums can be paid locally or through U.S. Central Settlement (where allowable).

**Commissions:** Admitted policy commissions are generally 15% for Property and Liability placements, and 10% for WC/EL placements, with some exceptions based on territory. Local Policy commissions can only be paid to the local broker. If a local broker is not involved, commission cannot be paid on that local policy.



### Claims

**Claims handling:** The local carriers are authorized to pay claims below EUR\$50,000. Intact Insurance retains the final decision for all claims. Any claim that the local carrier feels should be denied is immediately sent to Intact Insurance for consultation.



### Risk Retention

Intact Insurance will develop terms and conditions and reinsure all of the risks where legally permitted for locally admitted policies.



### Why Intact Insurance

Keeping your customers' domestic and international coverages with a single carrier provides a seamless one-stop solution, mitigating coverage gaps and facilitating services while allowing clients to have peace of mind that they are in compliance with foreign regulations.



### Questions

Feel free to contact our Multinational team with any questions or to discuss further:

**Jeremy Allerton** - 781.332.7040 or [jallerton@intactinsurance.com](mailto:jallerton@intactinsurance.com)

**Shawn Scobba** - 781.332.8787 or [sscobba@intactinsurance.com](mailto:sscobba@intactinsurance.com)

**David McKenzie** - 952.852.2481 or [dmckenzie@intactinsurance.com](mailto:dmckenzie@intactinsurance.com)

**Kevin Duong** - 781.332.8297 or [kduong@intactinsurance.com](mailto:kduong@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](https://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 (P&C) insurance in Canada, a leading Specialty lines insurer with international expertise and a leader in Commercial lines in the UK 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](https://intactfc.com).

Intact Insurance Specialty Solutions is backed by the financial strength of Atlantic Specialty Insurance Company, an indirect subsidiary of Intact Financial Corporation (TSX:IFC), rated A+ by A.M. Best.

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.

