



Intact Insurance Specialty Solutions

Specialized solutions for
brokers and their
customers

Intact's Global Specialty Lines business spans across more than 20 verticals in four distinct markets - Canada, U.S., UK and Europe. With the ability to write business in more than 150 territories, the breadth of our global capabilities, combined with our deep expertise in underwriting, risk control and claims provides customers and brokers access to a larger team of experts, access to new markets and a wider product and solution set.

We have specialized products, services, and expertise for: Commercial Group Solution, Construction, Cross Border Solution, Crime, Energy, Entertainment, Equipment Breakdown, Farm, Financial Institutions, Global Network, Management Liability (D&O), Non-Standard Risks, Professional Liability (E&O), Specialty Auto, Specialty Liability, Specialty Property, Surety, Technology, Trade Credit and Transportation.

All of our specialty lines are accepting submissions for quotes.

Refer to the Specialty Solutions section of the [Intact Portal](#).



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Commercial Group Solution

Offering value-added services for business groups, associations and specialized classes that are not typically written in the standard markets.

Appetite

Our target groups include:

- Health & Wellness: health professionals, therapists, health facilities, diagnostic and medical clinics, treatment centers
- Business and personal services with certifications: inspectors (home, elevators), unions, embalmers, etc.
- Educational: daycares, non-public teachers and schools (dance, music, arts), excluding university and school boards
- Sports & Leisure: federations, clubs, outfitters, resorts and campgrounds

Coverage Highlights

- Minimum premium threshold of \$250,000
- Packaged coverage including: Property, Business Interruption, Crime, General Liability, Umbrella, Professional Liability, Non-Profit Directors and Officers for associations and organizations, boiler and machinery, etc.
- Associations and organizations with common operations or oversight are preferred
- Programs written with one specific broker, though there can be sub-brokers
- Tailored coverage extensions
- Custom claims management including dedicated claims experts, access to Intact's extensive list of service providers and tailored reporting for your clients
- Risk Control support and risk management advice
- Actuarial data analysis to monitor trends

Cross-Selling Opportunities

- Specialty Lines
- Commercial Lines

Commercial Surety

A leading provider of Surety Bonds in Canada, our experience allows us to assess risks and develop solutions to meet a broad range of needs.

Appetite

The types of customers that would benefit from our products are:

- Gas and electrical contractors
- Prepaid contractors
- Vocational schools
- Driving schools
- Executors, committees, and guardians
- Trucking operators
- Customs brokers
- Breweries and distilleries
- Warehouse operators
- Direct selling businesses
- Foreign employment agencies
- Auto dealers

Types of Accounts We Write

We specialize in bonding throughout North America. Some of the bonds we offer include:

- Licenses and Permit Bonds
- Customs and Excise Bonds
- Court Bonds
- Lost Instrument Bonds
- Reclamation Bonds
- Subdivision Bonds

Coverage Highlights

- Our BondClick Portal and RapidTrack program for low-risk bonds under \$50,000 allows you to respond to the needs of your customer quickly
- We are committed to providing a response to you within 24 hours with varying payment options
- Largest surety branch network in Canada, with underwriting authority in each region
- Experienced and knowledgeable underwriting team has a broad and flexible underwriting appetite
- Specialized custom bond expertise in Canada and U.S.
- Largest provider of customs bonds in Canada
- Seamless access to U.S. Customs bonds provided through International Bond & Marine
- Underwriting capacity allows us to bond any size of company, from small privately held entities to multinational corporations

Cross-Selling Opportunities

- Commercial Lines
- Personal Lines (occasionally)
- Construction insurance (occasionally)

Construction

Comprehensive and competitive coverage packages for your customers' contractor and project construction needs.

Appetite

Canadian domiciled companies, construction projects and contractors:

Project Construction and Wrap Up

- Five or more stories
- All civil projects
- All equipment and erection projects (EAR)
- Non-Combustible Building construction
 - › Commercial project values over \$10 million; over \$25 million (Quebec)
 - › Residential projects over \$10 million

Contracting

Higher hazard contracting operations

- Civil infrastructure related operations
- Complex and hazardous operations
- Large standalone Contractor's Equipment Schedules generating premium over \$50,000

Types of Accounts We Write

Comprehensive and competitive coverage packages in two categories – Project Construction and Contracting

Project Construction

- Civil infrastructure construction and revitalization including roads, sewers, bridges, and all other above ground infrastructure
- Wet civil infrastructure construction and restoration including piers, wharfs, docks, and other forms of wet civil infrastructure
- New & renovations of non-combustible industrial, commercial, institutional (ICI) and mid-rise/high-rise residential

- Equipment installation including manufacturing facilities, high tech warehousing, grain processing and handling facilities, and infrastructure power equipment
- Minimum policy premium of \$10,000
- Steel erection
- Contractors' equipment rental
- Cement and concrete (structural)

Contractor (P&C Package)

- General contractors (Industrial, Commercial, Institutional)
- Road construction
- Bridge construction
- Sewer watermain
- Light/telephone/power line construction
- Heavy electrical/high voltage

Project Profiles

Owner Controlled Insurance Placement (OCIP)

- Developers
- Municipalities
- Government entities

Contractor Controlled Insurance Placement (CCIP)

- General contractor placed
- Project-specific liability for project specific entity needs

Contracting

- Large, risk managed contractors
- Complex operations involving specialized product needs

Cross-Selling Opportunities

- Cross-selling opportunities for our project construction and contracting portfolios
- Project surety and contracting package annual surety
- Fleet auto/IRCA
- Unique or high exposure inland or ocean marine
- Financial and professional lines - D&O, E&O, Crime

Contract Surety

A leading provider of Surety Bonds in Canada, our experience allows us to assess risks and develop solutions to meet a broad range of needs.

Appetite

- All types of construction contracting companies operating in Canada and across North America
- Companies in other industries that carry out contracts that require performance security. For example service or maintenance contractors, manufacturers, and suppliers
- Largest surety writer in Canada and 6th largest surety writer in North America

Types of Accounts We Write

- All sectors including infrastructure, institutional, commercial, and industrial building construction
- General contractors, trade or sub-contractors including steel, masonry, electrical, plumbing, heating/cooling, framing, drywall, interior finishing, roofing, siding, insulation and other trade work
- Engineering or civil construction such as excavation, road construction, paving, and sewer/watermain construction, concrete, along with specialized construction such as earth boring, pile driving, shoring and marine construction
- Companies operating in North America
- Annual revenue from \$100,000 to billions.
- At least one full year in business

Coverage Highlights

- Largest team of knowledgeable and experienced surety professionals in Canada, with underwriting authority in each region
- Efficient cross-border surety support between our Canadian and U.S. teams
- Competitive underwriting
- Bid bonds, agreements to bond or consents of surety
- Performance bonds, labour and material payment bonds
- Maintenance bonds
- All other forms of contract bonds

Cross-Selling Opportunities

- Commercial Lines
- Personal Lines (occasionally)
- Construction insurance

Crime

Offering broad coverage made up of multiple insuring agreements that can be tailored to the unique needs of businesses, providing vital protection against a wide variety of crime threats.

Types of Accounts We Write

Broad appetite including but not limited to:

- Real estate
- Hospitality
- Retail
- Financial institutions – except for mortgage brokers
- Energy/Resource companies
- Professional services – including law firms, accountants, professional associations
- Agriculture
- Technology
- Manufacturing
- Wholesale trade and distribution
- Not-for-profit organizations
- Strata/condominium corporations (for residential condos: West region only)

Appetite

Decline classes include:

- Gambling risks
- Educational institutions
- Municipalities/Government entities
- Electronic transaction processors
- Third-party administrators

Coverage Highlights

- Capacity: Up to \$25 million limit (\$10M limit or less is more common)
- Primary Policy
- Follow Form Excess Policy
- Crime Policy with multiple insuring agreements including the following coverages: Employee Theft, Client Property, Forgery or Alteration, Premises, In Transit, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Currency, Social Engineering Fraud, Personal Accounts Protection, Telephone Fraud, Expense
- ERISA coverage available
- Loss sustained and loss discovered options available
- Worldwide coverage
- Single loss limits per coverage with no aggregate limit

Cross-Selling Opportunities

Crime has cross-selling opportunities with Specialty Lines, including but not limited to:

- Technology
- Specialty Auto, Liability & Property
- Transportation
- Professional Liability
- Management Liability
- Farm
- Energy
- Commercial Lines

Developer Surety

A leading provider of Surety Bonds in Canada, our experience allows us to assess risks and develop solutions to meet a broad range of needs.

Appetite

We provide bonds to developers of residential real estate in Canada.

Typical information required in application

- Financial statements of developer and project specific entity

- Contractor questionnaire provided by Intact
- Subdivision agreement (final or draft)
- Bank's financing terms and conditions letter
- Proforma and construction schedule

Types of Accounts We Write

We provide the following:

- Development Agreement bonds (these bonds guarantee the performance of a developer's obligations to a municipality for the development of a residential real estate project, typically consisting of single family homes). Coverage available throughout Canada

- Deposit Insurance – allows deposits paid by purchaser of a new condominium unit to be released from trust to the developer, who uses the deposit funds to help finance of the cost of the development. Coverage available in B.C., Alberta, Ontario and Quebec only
- Tarion Bond – indemnifies Tarion Warranty Corporation

- for the statutory deposit insurance and warranty risk Tarion assumes for each new condominium developed in Ontario. Coverage available in Ontario only
- Other types of surety bonds that real estate developers may require. Coverage available throughout Canada

Coverage Highlights

- Over 30 years in combined experience and knowledge to provide to your clients with solution
- Finalize terms by a commitment letter and offer competitive rates
- We can issue Development Agreement bonds in the United States

Benefits of bonds

Benefits to Developers

- Letter of credit is usually fully collateralized by cash; a bond is not

- Bond enables the developer to make use of cash that would otherwise be idle and encumbered
- Bond frees up bank credit that can be used to finance the developer's business

Benefits to Municipalities

- Bond provides the same amount and quality of financial protection as a letter of credit – no downside risk to the Obligor
- Surety 'prequalifies' the developer, providing assurance to the Obligor

- Ensure that the developer is qualified to successfully complete the development
- The developer is strongly motivated to perform the development obligations due to the indemnity provided to Surety
- The Obligor will provide developed with a choice of security options, which positions the Obligor as a development friendly and innovative municipality

Cross-Selling Opportunities

- Commercial Lines (for residential real estate developer clients)
- Construction insurance (for residential real estate developer clients)

Appetite

We consider a broad range of industry classes such as:

- Oil, natural gas and petrochemical
- Chemical and agri-chemical
- Mining and smelting operations
- Power generation and utilities
- Construction for energy projects

Refer to the Energy team if the risk falls within the following categories:

- Occupancy is oil and gas, mining, power generation, and petrochemical
- All Risk Property and Equipment Breakdown coverage (not Casualty)

- Larger risk-managed accounts requiring engineering and underwriting expertise with Intact shared minimum premium of \$100,000

Types of Accounts We Write

- Risks located almost anywhere in the world, as long as they are a Canadian domiciled corporation
- Large mining accounts
- Large refining operations with significant Total Insurable Value (TIV) and related pipeline operations
- Large power generation company with operations anywhere in the world

Customer Profile

- Large, risk-managed account
- Canadian domiciled and/or multinational with offices in Canada
- Large Total Insurable Value
- Engineering focused
- Significant premiums
- Usually written on a subscription basis as the lead or a follow market

Cross-Selling Opportunities

- EBI
- Commercial Auto, including fleets

Entertainment

Providing comprehensive insurance solutions for filmmakers and ancillary businesses associated with the film and entertainment industry.

Appetite

Our appetite is constantly expanding and includes:

- Motion picture
- Movie for television
- Television series
- Webseries
- Documentaries
- Animation
- Commercials
- Educational, industrial, and training videos
- Camera, sound, and lighting rentals
- Cinemobiles and video production trailers
- Post-production facilities
- Equipment rental houses
- Studio facilities
- Soundstages
- Photographers and videographers

Coverage Highlights

- Tailored products and packages for MPTV and DICE
- Access to the technical expertise of our specialized underwriting team who understands the unique exposures arising in the entertainment industry
- 24/7 claims services with specialized expertise

Cross-Selling Opportunities

- Specialty Lines
- General Liability
- Property
- Non-owned auto
- Umbrella Coverage

Equipment Breakdown

Providing comprehensive coverage, including production machinery, electronics, business interruption and spoilage.

Appetite

Broad appetite, with no decline class aside from non-licensed cannabis

- All accounts are underwritten based on individual merit
- Large in-house capacity at \$250 million and total capacity of up to \$600 million

With no decline class, we write a broad spectrum of accounts.

Some examples are:

- Manufacturing and processing
- Food processing and cold storage/warehousing
- Small and mid-sized commercial occupancies including office buildings, hotels, condominiums and apartments
- Forestry and pulp and paper
- Public entity, including municipalities, universities and colleges, schools

Target sectors are broad and include: power generation/renewable energy, public utilities, mining, steel, consumer manufacturing, food processing and cold storage/warehousing, retail, large-scale cannabis production and cultivation, oil & gas, heavy industry, forestry, chemical/petrochemical, telecommunications, real estate, small and mid-sized occupancies.

Types of Accounts We Write

Refer to the Equipment Breakdown team when the risk is:

- A mono-line Equipment Breakdown placement
- A packaged Specialty Property or Energy placement
- Has multinational exposure; we can write placements in over 150 countries
- Is highly risk-managed and requires significant engineering expertise

Customer Profile

- Any commercial risk – owner or tenanted risks
 - › Stand-alone or package options

Cross-Selling Opportunities

- Commercial Lines
- Farm
- Non-Standard Risks
- Specialty Lines Programs
- Specialty Property
- Construction
- Energy

Farm

Offering comprehensive and customized solutions for farm operations of all types.

Appetite*

We have local underwriting expertise for all farm operations, from small to large commercial businesses:

- Fruit and vegetable
- Field crops
- Poultry
- Dairy
- Hog
- Cattle ranching
- Feedlots
- Hobby farms
- Equine risks with minimal public exposure

Coverage Highlights

- What we insure:
 - › Dwellings
 - › Barns and outbuildings
 - › Livestock
 - › Mobile farm equipment
 - › Produce/Products
- › Business Interruption
- › Equipment Breakdown
- › Liability
- Tailored solution for entire account, teaming up with other Intact teams (Personal Lines, Commercial Lines, Specialty Lines)
- Farm Extension Endorsement
- Lifestyle Advantage (West, Ontario and Atlantic regions) / FADOQ (Quebec)
- Comprehensive product and extensions available for complex accounts
- Claims and risk control services

Cross-Selling Opportunities

- Personal Lines
- Commercial Lines
- Specialty Lines

*Appetite varies by region.

Financial Institutions

Providing a specialty policy and service offering that addresses unique management and professional liability exposures.

Appetite

We consider established and start-up phase companies of all sizes, both private and public including:

- Insurance companies
- Banks, including finance companies, credit unions and alternative lenders
- Security broker dealers and captive agents
- Insurance agents and brokers
- Investment Managers and Portfolio Managers
- Mutual funds
- Hedge funds
- Real estate investment trusts
- Exempt market dealers
- Mortgage investment corporations

Coverage Highlights

- Tailored solutions (stand-alone basis, blended coverage, program offerings)
- Product suite
 - › Directors and Officers Liability (ABC and side A/DIC)
 - › Professional Liability
 - › Employment Practices Liability
 - › Fiduciary Liability
 - › Excess Cyber Liability
 - › Program E&O
 - › Asset Management Risk Solutions™ (D&O/E&O Blend)
- Financial strength and stability
 - › Our solutions are backed by the financial strength of Atlantic Specialty Insurance Company, a subsidiary of Intact Financial Corporation, which is rated A+ (superior) by AM Best
- Claims and risk control services
 - › 24/7 claims reporting
 - › Prompt and thorough claim investigations
 - › A specialty claims team with deep experience working exclusively on financial institutions losses

Cross-Selling Opportunities

- Specialty Lines

Global Network

Appetite

Our Global Network supports five Specialty Lines verticals:

- Specialty Property
- Specialty Liability
- Energy
- Equipment Breakdown
- FinPro

Types of Accounts Written Through Our Global Network

- Large, risk-managed multinational corporations that require a robust controlled master program with locally admitted policies in the countries that they operate in
- Multinational commercial real estate and offices
- Multinational energy and mining placements
- Global manufacturing and distribution with significant TIV and operations around the world

Coverage Highlights

- Providing efficient & seamless service for Canadian Specialty Lines
- Ability to provide solutions in over 150 countries & territories
- Over 130 Global Network partners who are carefully selected in each country, typically a top five insurer with strong financial position and local expertise in their territory

Cross Border Solution

Appetite

- Small to mid-market Commercial Lines P&C accounts that are within Intact Canada Commercial Lines appetite and comply with underwriting guidelines

Types of accounts we write

- Small to mid-market Commercial Lines Property and Casualty accounts
- Canadian-based head office operations insured with Intact Commercial Lines
- A broad range of manufacturing, wholesaling, and large retail operations
- Commercial building ownership

Coverage Highlights

- Property & General Liability (including Umbrella)
- Equipment Breakdown
- Inland Marine
- Auto & Workers Compensation (low risk and in support of other lines)
- Provides efficient & seamless service for Canadian CL customers
- Features Difference in Conditions & Difference in Limits to address cross border gaps and align with the Canadian CL master policy
- Flexible U.S. brokerage options: Canadian brokers have the choice of an existing U.S. broker partner, or they can utilize our inhouse U.S. based agency (SAIS)
- Cross Border underwriters are available nationally, including bilingual service
- Competitive minimum premiums: \$500 USD per line, \$1,000 USD per package

Cross-Selling Opportunities

- Commercial Lines

Management Liability

(Not-for-profit organizations)

Providing comprehensive and customized solutions to meet a unique range of client needs for operations of all types.

Types of Accounts We Write

Broad appetite including but not limited to:

- Community development organizations
- Foundations
- Social services organizations
- Industry groups and trade associations
- Museums/Theaters/Libraries
- Homeowners' associations
- Strata/Condominium corporations (for residential condos: West region only)
- Sports associations (limited appetite)
- Scientific research & development
- Early Childhood Education

Appetite

Decline classes include:

- Municipalities and public officials
- Political parties
- Advocacy groups
- Worship-based organizations

Coverage Highlights

- Capacity: Up to \$25 million limit (\$10M limit or less is more common)
- Not-For-Profit Policy includes: Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, Employed Lawyers Liability, and extends to the organization itself
- Employment Practices Liability coverage includes third-party allegations
- Personal Injury and Publishers Liability included in definition of "Wrongful Act"
- Dedicated additional \$1 million limit for Insured Persons
- Coverage extensions include: Spousal, Retired Executives, and Outside Directorship Liability
- Additional expense coverage for: Workplace Violence, Crisis Consulting, and Derivative Demand Evaluation
- Allocation provisions include 100% of defence costs
- allocated to cover loss
- Non-rescindable, duty to defend policy with no "hammer clause" provisions
- Defence costs outside the limits of liability
- 1st dollar defence
- Strong severability language

Cross-Selling Opportunities

Management Liability has cross-selling opportunities with Specialty Lines, including but not limited to:

- Technology
- Specialty Auto, Liability & Property
- Transportation
- Professional Liability
- Farm
- Commercial Lines

Management Liability

(Private Companies)

Providing comprehensive and customized solutions to meet a unique range of client needs for operations of all types.

Types of Accounts We Write

Broad appetite including but not limited to:

- Manufacturing
- Construction (limited appetite)
- Technology
- Agriculture
- Wholesale trade, warehousing, distribution
- Transportation
- Resource sector industries
- Professional services providers
- Pharmaceutical research & development and manufacturing (limited appetite)

Appetite

Decline classes include:

- Professional sport franchises
- Business activities in connection with cryptocurrencies
- Manufacture or distribution of tobacco, e-cigarettes, or cannabis
- Companies engaged in the manufacture of guns or weaponry

Coverage Highlights

- Capacity: Up to \$25 million limit (\$10 million limit or less is more common)
- For-Profit Policy includes coverage sections for: Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Employed Lawyers Professional Liability. Limits for each coverage section can be shared or issued on a stand-alone basis
- Separate insuring agreements providing: Derivative Action Investigative Costs Coverage, Crisis Management Expenses, additional limit for Insured Persons, and Executive Protection Expense Coverage
- Automatic six year coverage extension for Retired Executives
- Publicly Traded Securities Exclusion includes carve backs for exempt offerings, failure to complete an initial public offering, and “road show” coverage
- Allocation provisions include 100% of defence costs allocated to cover loss
- Non-rescindable, duty to defend policy with no “hammer clause” provisions
- Defence costs outside the limits of liability.
- Strong severability language

Cross-Selling Opportunities

Management Liability has cross-selling opportunities with Specialty Lines, including but not limited to:

- Technology
- Specialty Auto, Liability & Property
- Transportation
- Professional Liability
- Farm
- Commercial Lines

Management Liability

(Public Companies)

Providing comprehensive and customized solutions to meet a unique range of client needs for operations of all types.

Types of Accounts We Write

Broad appetite including but not limited to:

- Agriculture
- Construction (limited appetite)
- Resource sector industries
- Manufacturing
- Technology
- Wholesale trade, warehousing, and distribution
- Transportation
- Professional service providers

Appetite

Decline classes include:

- Business activities in connection with cryptocurrencies
- Manufacture or distribution of tobacco, e-cigarettes, or cannabis

Coverage Highlights

- Capacity: Up to \$25 million limit (\$10 million limit or less is more common)
- Primary Public D&O Policy includes coverage sections for: Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Employed Lawyers Professional Liability. Limits for each coverage section can be shared or issued on a stand-alone basis
- Pure Follow Form XS wording available
- Separate insuring agreements providing: Derivative Action Investigative Costs Coverage, Crisis Management Expenses, additional limit for Insured Persons, and Executive Protection Expense Coverage.
- Automatic six year coverage extension for Retired Executives
- Coverage provided under insuring agreement includes securities claims as well as specific language related to oppression and pollution events
- Allocation provisions include 100% of defence costs allocated to cover loss
- Pay on-behalf-of language
- Insured Person Non-Indemnified Loss Coverage is fully non-rescindable
- Strong severability language

Cross-Selling Opportunities

Management Liability has cross-selling opportunities with Specialty Lines, including but not limited to:

- Technology
- Specialty Auto, Liability & Property
- Transportation
- Professional Liability
- Farm
- Commercial Lines

Non-Standard Risks

Specializing in property-focused risks with deficiencies in construction, occupancy, protection and/or exposure (C.O.P.E), loss experience or class of business.

Appetite

We consider a broad range of industry classes such as:

- Vacant buildings: commercial and residential
- Rooming houses and group homes
- Short-term rentals including Airbnb
- Student rentals
- Rented dwellings and condominiums (except Quebec)
- Owner occupied dwellings
- Multi-family residential properties (except Quebec)
- Seasonal occupancies
- Older commercial buildings with retail, hospitality or professional/office tenants
- Restaurants, bars and pubs
- Motels and hotels
- Building owners with bar or pub tenants
- Older commercial/industrial buildings with manufacturing, warehouse or wholesaling tenants
- Small-medium manufacturing enterprises including woodworking, metal manufacturing, machine shops, welding and small plastics operations

Coverage Highlights

Depending on the risk type, the Non-Standard Risks department can offer:

- Named Perils or Broad Form coverage
- Replacement cost or actual cash value on insured values
- Commercial General Liability and Owners, Landlords, and Tenants Liability
- Standard Intact Insurance commercial wordings
- Contents coverage on short-term rentals
- Flood coverage
- Equipment Breakdown insurance
- Sewer Back-Up coverage
- Three, six and 12 month policies available for vacant properties

Cross-Selling Opportunities

- Commercial Lines
- Personal Lines
- Farm

Professional Liability

Protecting owners and employees against legal liability for claims of financial loss, bodily injury and property damage arising from mistakes or negligence on the part of those who offer professional services and advice.

Appetite

Our target appetite includes but is not limited to:

- Health Professionals – Counsellor, Paramedic, EMT, EMR (entity coverage), Health Care Aides/Personal Support Workers, RMT, Kinesiologist, Physiotherapist, etc.
- Financial Professionals – Accountants, Bookkeepers, Appraisers, Business Valuations, Financial Planners, Financial Service Advisors (including life agents, mutual fund reps, and financial planning)
- Consultants – Health and Safety, Human Resources, Management, Oil and Gas
- Real Estate – Property Manager, Real Estate Broker/Agents (Excess and Program basis)
- Restricted Certificate Holders – Warranty/credit related to insurance sales, pre-paid funeral services, travel insurance
- Lawyers – Excess basis
- Entity-only coverage for companies employing professionals insured individually elsewhere
- Miscellaneous services – Event Planners, Interior Designers, Landscape Designers, Placement Agencies, Travel Agents, Urban Planners, etc.

Note: Our decline classes include Architects, Engineers, Mortgage Brokers, and Land Surveyors

Coverage Highlights

Types of policies we write:

- Programs (broker authority and/or preferred pricing)
- Excess coverage
- Quota share lead and non-lead

Coverage Highlights

- Capacity up to \$25 million
- Modular policy wording includes Professional Liability, Vicarious Liability, Personal Injury, Disciplinary Proceedings, Crisis Management, and Pre-Claim Expenses

- Independent Contractors included in definition of “Insured Person”
- Volunteers and Interns included in definition of “Employee”
- Coverage extensions available including Privacy Breach
- Provincial endorsements available for regulated professionals with mandatory E&O coverage requirements
- Automatic six-year coverage extension for Retired Professionals
- Multi-year rate guarantee capabilities
- Worldwide territory
- Telephone-based legal and human resources support available
- Flexible payment options

Cross-Selling Opportunities

- Specialty Lines
- Commercial Lines

Renewable Energy

Providing comprehensive coverage, including production machinery, electronics, business interruption and spoilage.

Appetite

Construction and operation of:

- Solar energy power generation
 - Rooftop installations and operation
 - Ground mount installations and operation
- Wind turbines power generation

Hydro electric power generation

- Hydro-electric dams
- Run of river

Biogas power generation

- Built for purpose anaerobic digestion gas
- Landfill gas recovery

Types of Accounts We Write

- Small-scale ground mount and rooftop solar
- Large-scale utility size ground mount solar
- Large-scale multi-turbine wind power generation
- Hydroelectric facilities
- Anaerobic digestion and landfill gas recovery operations
- Renewable energy installation and operations

Customer Profile

- Canadian domiciled
- Large, risk managed companies
- Private ownership
- Community Energy Cooperatives
- Venture capital and investment firms
- Lessors of 3rd party locations (rooftop and land) – solar aggregators
- Municipal and government entities

Cross-Selling Opportunities

- Project surety and annual surety
- Contracting package
- Fleet auto/IRCA
- Unique or high exposure inland or ocean marine

Appetite

Complex, large or hard-to-place risks including:

- U.S. exposure/Multi-jurisdictional
- Public vehicle classes
- Passenger hazard exposed risks
- Tow trucks & garage risks
- Sand and Gravel (for hire) - Ontario only
- Tech based – autonomous/sharing economy
- Programs business
- Customers requiring alternative account structures:
 - › High SIR/Deductible structures
 - › Customized coverage based on contracts

Coverage Highlights

- Broader appetite for unique risks
- Risk control and risk management consultation to help identify and minimize potential risks
- Local underwriting expertise
- Automobile liability limits options
- Optional physical damage coverages available
- Available endorsements depending on class

Cross-Selling Opportunities

- Commercial Lines
- Specialty Lines

Specialty Liability

Liability insurance coverage for risk-managed, large and multinational customers with complex risks.

Appetite

- Liability insurance solutions (CGL, Umbrella, Excess) for complex risk-managed, large corporations with global operations
 - Target sectors include manufacturing, retail, realty, hospitality and wholesalers/distribution
 - › \$100,000 CGL minimum premium
 - › Revenues of \$200 million and up
- Refer to Specialty Liability when one or more of the following apply:
- Liability premiums of at least \$100,000 or greater
 - Revenues greater than \$200 million
 - Multinational operations
 - Large deductible/Self-Insured Retention
 - Complex, high exposure risks

Types of Accounts We Write

- Manufacturing
- Food and beverage
- Financial institutions
- Business and professional services
- Warehousing and logistics
- Pulp and paper/forestry products
- Real estate
- Retail
- Hospitality

Customer Profile

- Risk-managed
- Multinational operations
- More than \$200 million in revenue
- Liability premium greater than \$100,000
- Medium-high exposure risk profile
- Customized insurance program

Cross-Selling Opportunities

- Specialty Property
- Equipment Breakdown
- Management Liability
- Commercial Lines
- Commercial and Specialty Automobile

Specialty Property

Insurance solutions for risk-managed, large and multinational customers with complex property risks.

Appetite

- Monoline Property accounts
- Can include Equipment Breakdown or remain monoline
- Risks with TIV > 500M or single location > 200M
- Risk-managed or operate with a risk management philosophy
- Multinational exposures
- Primary/Excess/Quota Share / LOL structures
- Primary capacity holds a minimum premium of \$100,000
- \$600M LOL structures
- Stand-alone Excess attaching at \$10M

Types of Accounts We Write

We focus on the risk control profile of the customer as well as the the occupancy, which includes:

- Manufacturing
- Commercial real estate
- Business & Professional Services
- Transportation/Infrastructure
- Telecommunications
- Forestry (strict UW guidelines)

Customer Profile

- Customer is a publicly traded company
- Customer has a national footprint
- Manuscript wording and/or customized coverage is present
- Insurance program has complex structures such as; large deductibles/retentions, captives or reciprocals, fronting, excess layers
- Specialized claims handling requirements
- Specialized loss prevention service requirements

Cross-Selling Opportunities

- Specialty Liability
- Equipment Breakdown Insurance
- Construction

Technology

Offering comprehensive coverage for technology companies with specialized insurance solutions such as professional liability and privacy liability for software and IT service providers, manufacturers of electronics, and the telecommunications industry.

Appetite

We offer a combination of Technology E&O, Cyber, and P&C lines and work with industry specific wordings that cater to technology company needs. Our team has cross-border abilities into U.S. underwritten in-house.

We consider a wide range of technology products and services such as:

- Application service providers
- Computer facilities management services
- Computer programming services
- Data processing
- Electronics manufacturers
- Internet service providers (co-location services)
- Robotics companies
- Software developers
- Telecommunications
- Website design firms

Coverage Highlights

- Up to \$10M capacity on Errors & Omissions and Cyber Liability for technology companies
- Worldwide territory with enterprise-wide policy language or technology-specific products and services
- True claims-made form
- Cyber cover extends to loss due to service providers
- No delay in delivery exclusion
- Personal Identifiable information includes corporate information
- Independent contractors included as insureds
- Additional insured coverage included under E&O
- E&O coverage in U.S. dollar limits available
- Excess E&O coverage available
- In-house cross border placement available for risks with U.S. or global needs
- Generous property extensions that include cyber vandalism and research and development coverage
- General Liability technology enhancement extensions that includes product recall expense and automatic waiver of subrogation by written contract or agreement
- Specialized in-house expertise in underwriting, claims and risk control
- Holistic view to understand each unique technology risk
- Multiple premium payment options

Cross-Selling Opportunities

- Specialty Lines
- Commercial Lines

Trade Credit

Our policies can be structured to cover both whole turnover and selective Buyer portfolios. We can consider a broad range of industry classes including:

Appetite

We can consider a broad range of industry classes including:

- Food and Agriculture
- Commodities
- Seafood
- Packaging
- Metal processing and recycling
- Recruitment services

- Lumber
- Manufacturing
- Chemicals and pharmaceuticals

Our customers generally purchase trade credit insurance to:

- Increase borrowing capacity
- Mitigate and transfer risk

- Protect their balance sheet
- Support their credit management team
- Expand sales into new markets or products with confidence

Type of Accounts We Write

- Canadian domiciled companies
- Sales can be both domestic and international
- Whole turnover, selective buyer, syndicated structures may be available
- Policies cover both goods shipped or services provided
- Advance Payment Insurance – ancillary product to protect advance payments for purchase of capital goods

Customer Profile Guidelines

- Minimum of \$5M in annual sales
- Manufacturers or service providers with large customer exposures
- Seeking risk management tools or an opportunity to improve bank financing
- Require support for credit management or to expand in new market or product line

Cross-Selling Opportunities

- Specialty Lines
- Commercial Lines
- Personal Lines

Transportation

Designed for common and contract carriers, hauling non-owned goods within North America through coverages designed to specifically meet customers unique needs.

Appetite

The ideal customer:

- No minimum or limitation on the number of power units
- Well established businesses
- Fleet management and hiring practices in place
- Low CVOR violation rates
- Satisfactory or better Carrier Safety rating
- Controlled fleet growth
- Stable driver force
- Imbedded safety technology (dash cams, telematics, etc.)
- Sand & Gravel (except Ontario - refer to Specialty Auto for this type of risk)
- Dangerous goods hauling

Coverage Highlights

- Automobile Insurance
 - › Liability limits options
 - › Loss of use options
 - › Optional physical damage coverages
- Motor Truck Cargo Liability
 - › Cargo limits in excess of \$500,000 are available
 - › \$10,000 freight charges
 - › No exclusion for refrigeration breakdown
 - › Terminal coverage for storage of goods in transit for up to 30-days
- Commercial General Liability
 - › Available extensions such as Tenant's Legal Liability and non-owned automobile
- No maximum radius
- Up to 99% U.S. exposure
- Broad appetite for more difficult to write commodities on fleet policies
- Packaged coverage under one policy for Automobile/Cargo/CGL/SPF 6 coverages
- Monoline automobile policy also available
- Long-haul Trucking Claims team – specializing in trucking claims
- Risk Control support and risk management advice

Cross-Selling Opportunities

- Commercial Lines
- Specialty Lines