

Appetite Guide

A Leading Global Specialty Lines insurer

Intact is a leading, global specialty lines insurer with the platform, capabilities, expertise and ambition to grow. Whether it's complex, niche or emerging, specialty insurance is about focus and deep knowledge of a unique customer segment or product. We take a personalized approach to every customer, understanding their needs and delivering solutions, service, and consistency brokers and customers rely on.

Delivering solutions for brokers and customers



20+

Verticals across four distinct geographies and access to international markets



150+

Multinational solutions and services in 150+ territories



300+

Risk engineers, 3,500 dedicated specialty employees



98%+

Of claims handled internally by dedicated experts.

Canadian Specialty Lines

- Commercial Group Solution
- Commercial Lines
- Cross-Border Solution
- Construction
- Crime
- Energy
- Entertainment
- Equipment Breakdown
- Farm
- Financial Institutions
- Life Sciences
- Management Liability (D&O)
- Multinational Solutions
- Non-Standard Risks
- Professional Liability (E&O)
- Specialty Auto
- Specialty Liability
- Specialty Property
- Surety
- Technology
- Trade Credit
- Transportation

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Our teams look forward to receiving your submissions. Refer to the Intact Portal for more information.

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
- 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 Lines Cross-Border Solution

Best-in-class service for Commercial Lines P&C customers looking for US Admitted solutions.

Appetite

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

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 US brokerage options: Canadian brokers have the choice of an existing US broker partner, or they can utilize our in-house US based agency (SAIS)
- Cross Border underwriters are available nationally, including bilingual service
- Competitive minimum premiums: \$500 USD per line, \$1,000 USD per package

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

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

Coverage Highlights

- Our BondClick Portal and RapidTrack program for low risk bonds under \$50,000 allows you to respond to the needs of your customers 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 US
- Largest provider of customs bonds in Canada
- Seamless access to US 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)

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

Appetite

Canadian domiciled companies, construction projects and contractors:

Project Construction and Wrap-up

- 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 \$25 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

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

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

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

Contractor (P&C Package)

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

- Steel erection
- Contractors' equipment rental
- Cement and concrete (structural)

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

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 US teams
- Largest surety writer in Canada and 6th largest surety writer in North America
- 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

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

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.

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
- Excess Social Engineering Fraud - Typically attaching at \$250K minimum and up to \$1M limits offered (exceptions made on a case-by-case basis)
- 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

Types of Accounts We Write

Broad appetite including but not limited to:

- Real estate
- Hospitality
- Retail
- 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

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

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 Obligee
- Surety 'prequalifies' the developer, providing assurance to the Obligee

- 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 Obligee will provide developer with a choice of security options, which positions the Obligee 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)

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 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

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

Coverage Highlights

- 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

- Commercial Auto, including fleets
- EBI

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

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 pictures
- Movies 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

Cross-Selling Opportunities

- Commercial Lines
- Farm
- Non-Standard Risks

- Specialty Lines Programs
- Specialty Property
- Construction

- Energy

Customer Profile

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

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

Appetite

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

- Fruit and vegetable
- Field crops
- Poultry
- Dairy
- Hog
- Beef, sheep, and other livestock operations
- Feedlots
- Hobby farms
- Horse operations risks with minimal public exposure
- Vertical farms
- Vineyards
- Beekeeping
- Produce growing operations
- Grazing associations
- U-pick
- The usual maximum net retained limit is \$10 million CAD per 75-foot subject area, with higher limits available upon request.

Coverage Highlights

- What we insure:
 - › Dwellings
 - › Farm outbuildings
 - › Livestock
 - › Mobile farm equipment
 - › Produce/products
- › Business interruption
- › Equipment Breakdown
- › Liability
- Umbrella Liability
 - › Tailored solution for entire account, collaboration with other Intact business teams (Personal Lines, Commercial Lines, Specialty Lines)
- Farm Edge Extensions
- 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

Appetite

Our tailored coverages on our Medical Technology Solutions form (MTS) for Product Liability, Errors & Omissions, and Cyber; as well as our Property and General Liability coverage forms, address the unique exposures of the life sciences risks we insure including:

- Medical devices (all classes including Health Canada classes I - IV), for example:
 - › ESpinal and orthopedic implants
 - › Artificial hearts
 - › Implantable neurostimulators
- › Various surgical tools
- › Diagnostic tests
- › Networked devices
- Professional service organizations (PSO):
 - › Contract research organizations, clinical or academic research organizations
 - › Contract manufacturing organizations for either drugs or devices
- Biotechnology risks - Biologics associated with medical devices, reagents, or pharmaceuticals
- Diagnostic tests
- Pharmaceuticals - Branded, veterinary, and generic pharmaceuticals

Coverage Highlights

- Specialized 'Medical Technology Solutions' coverage - Product Liability, E&O and Cyber
 - › Easy to follow: One set of definitions, exclusions, and conditions
 - › Worldwide coverage territory
 - › Claims-made with "as soon as reasonably practicable" language
 - › Related claims language
 - › Basic ERP provides 90 days for claims or five years with respect to any claim caused by an incident first reported to us as a potential claim during the policy period or within 90 days of the policy period
 - › Blanket additional insured where required by contract
 - › Blanket Waiver of Subrogation where required by contract for product liability
- › Carve-back within the Costs to Comply with Warranties for Recall, Removal or Withdrawal exclusion for bodily injury resulting from the explanation of the insured's product
- › Clarification within definition of circumstance that an adverse event on its own does not constitute a circumstance
- › Enterprise-wide Errors & Omissions Coverage - your product or your work
- › No performance delay exclusion
- Life Sciences specific Property enhancements - including:
 - › Condemnation of undamaged stock at full limits
 - › Revised business income coverage for research & development operations
- › Sub-limits available for:
 - Spoilage
 - Scientific animals
 - Bio-contamination
 - Radioactive contamination
 - New product delay
 - Research & development property
- Life Sciences specific Property enhancements - including:
 - › Blanket Additional Insured as required by contract
 - › Primary & non-contributory as required by contract
 - › Blanket Waiver of Subrogation as required by contract

Cross-Selling Opportunities

- Specialty 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.

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

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
- Sports associations (limited appetite)
- Scientific research & development
- Early Childhood Education

Management Liability

(Private companies)

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

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

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)

Management Liability

(Public companies)

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

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
- Excess capacity for dual listed companies
- 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

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

Multinational Capabilities

Best-in-class service for Specialty Lines brokers and underwriters looking for global solutions.

Appetite

Our Global Network supports these Specialty Lines verticals:

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

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

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

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, particularly with deficiencies in construction, occupancy, protection or exposure, such as:

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

Coverage Highlights

- Depending on the risk type, Non-Standard Risks can offer:
 - Capacity
 - › 25% of commercial lines capacity
 - › Up to \$25M for vacant risks
 - Standard Intact Insurance commercial wordings
 - Named Perils or Broad Form coverage
 - Extensions of coverage for commercial or personal risks
 - Contents coverage on short-term rentals
 - Earthquake, flood, and sewer back-up coverage
 - Equipment Breakdown insurance
 - Replacement cost or actual cash value
 - Commercial General Liability
 - Owners, Landlords, and Tenants Liability
 - 3, 6, or 12-month policies available for vacant risks property

Cross-Selling Opportunities

- Commercial Lines
- Personal Lines
- Farm
- Construction (Vacant, off COC, developer property in holding)
- Any other vertical requiring coverage for property outside of their specific appetite

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, Wellness Clinics, etc.
- Financial Professionals - Accountants, Bookkeepers, Appraisers, Business Valuations, Financial Planners, Financial Service Advisors (including life agents, mutual fund reps, and financial planning)
- Consultants - Including but not limited to Health and Safety, Human Resources, Management
- 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
- Applied Science - Biologists, Geologists, Archaeologists, etc.
- 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, and Contractors

Coverage Highlights

- 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"
 - Automatic six-year coverage extension for Retired Professionals
 - Worldwide territory
 - Flexible payment options
- Capacity available:
- Capacity up to \$25 million
 - Monoline Primary and Excess
 - Programs (broker authority and/or preferred pricing, manuscript wordings)
 - Quota share lead and non-lead
- Extensions available:
- Privacy Breach
 - Provincial endorsements for regulated professionals with mandatory E&O requirements
 - Enhanced Accountants endorsement
 - Multi-year rate guarantee capabilities
 - Legal & human resources available

Cross-Selling Opportunities

- Specialty Lines
- Commercial Lines

Appetite

Construction and operation of:

- Solar energy power generation
 - › Rooftop installations and operation
 - › Ground mount installations and operation
- Wind turbines power generation
- Hydroelectric power generation
 - › Hydroelectric dams
 - › Run of river
- Biogas power generation
 - › Built for purpose anaerobic digestion gas
 - › Landfill gas recovery
- Battery Energy Storage Systems (BESS)
 - › Standalone BESS
 - › Attached BESS

Coverage Highlights

- 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

Cross-Selling Opportunities

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

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

Appetite

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

- US 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:

- CGL premiums of at least \$100,000 or greater
- Multinational operations
- Large deductible/Self-Insured Retention
- Complex, high exposure risks

Cross-Selling Opportunities

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

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

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
- Custom claims management including dedicated claims experts, and tailored reporting for your clients

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 structures based on Limit of Loss
- Primary capacity holds a minimum premium of \$100,000
- \$600M capacity for best in class risks
- Stand-alone Excess attaching at \$10M

Cross-Selling Opportunities

- Specialty Liability
- Equipment Breakdown Insurance
- Construction

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 requirement

Types of Accounts We Write

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

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

Technology

Broad coverage including E&O, Cyber, CGL and Property on a modular packaged policy for creators and providers of technology products and services.

Appetite

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

- Automation and robotics
- Computer and electronics hardware manufacturers and distributors
- Computer programming services
- Data analytics platforms
- Data processing

- Instruments and measuring devices
- Internet of Things (IoT)
- IT consultants
- Software developers and application service providers
- System integrators
- Telecommunications and Internet Service Providers
- Value-added technology resellers and consultants

- Video game developers
- Website design, search engine optimization (SEO), and digital marketing services
- And much more!

Coverage Highlights

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 the ability to write cross-border business with local US underwriters, and multinational capabilities for locally admitted placements in over 150+ territories.

- 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
- Ability to offer policies in USD limits and premiums
- Excess Tech E&O with Cyber coverage available
- Ability to facilitate cross-border US placements in-house, and multinational capabilities for locally admitted placements in over 150+ territories

- Technology specific property extensions for Off-Premises Mobile Communication Property, Research & Development Property, and Cyber Vandalism
- General Liability extensions for Product Recall Expense, Blanket Waiver of Subrogation and Blanket Additional Insured
- 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
- Management Liability

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
- Logistics
- Utilities

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 into new markets or product lines with confidence

Cross-Selling Opportunities

- D&O
- Energy
- Equipment Breakdown
- Farm

- Multinational Capabilities
- Marine
- Renewable Energy
- Surety

- Technology
- Transportation

Customer Profile

- Minimum of \$5M in annual sales
- Manufacturers or service providers with significant accounts receivable balances
- Seeking risk management tools or opportunities to improve bank financing

- Require support for credit department
- Low margin and/or buyer concentration (where large losses could be catastrophic)
- Exploring new markets or product lines

Types of Accounts We Write

- Canadian domiciled companies
- Sales can be both domestic and international
- Whole turnover, selective buyer, and syndicated structures may be available

- Policies cover both goods shipped or services provided
- Advance Payment Insurance: provides protection on advance payments made for the purchase of capital goods

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
- Embedded 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% US 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