intact INSURANCE

Surety:

Specialized Expertise to Meet Your Commercial Surety Needs

Intact Surety offers a broad range of surety bonds for companies ranging from the Fortune 2500 to small private entities. Our financial backing and unrivaled experience allow us to assess risks and craft solutions to meet a broad range of needs. We'll work collaboratively and efficiently to produce timely, consistent long-term solutions to meet your clients' vast commercial surety needs.

Whether you are placing complex surety programs or transactional business, we have you covered. Our dedicated Large Commercial Surety unit can service complex programs and transactional business through our online portal, Intact BondClick, which offers a wide range of bond types.

Target Industries Include:

- Fortune 2500
- Publicly traded or privately held companies located globally with bond needs in the United States, Puerto Rico, Canada, or Mexico

Bond Capabilities

- License & Permit bonds
- U.S. Customs bonds*
- Miscellaneous bonds
- Court bonds
- Workers Compensation bonds
- Performance & Payment bonds
- Supply/Supply & Install bonds
- Maintenance/Warranty bonds
- Lost Instrument bonds
- Tax bonds
- Closure/Post-Closure bonds
- Subdivision bonds

Program Highlights

- Up to $500 million aggregate capacity per account (net of collateral)
- Broad commercial bond solutions for a wide range of industries and business sizes
- Simple rate structure allowing predictable premiums
- Financial flexibility with multiple collateral options, including cash, letters of credit and trust agreements
- Ability to underwrite large commercial surety clients with multiple surety relationships
- In-house funds control services available for qualified accounts
- Large Commercial Surety business is managed on an account basis and Transactional business is supported through the Intact BondClick online portal

Financial Stability

- Writing company: Atlantic Specialty Insurance Company, a subsidiary of Intact Financial Corporation
- "A+" rated by A.M. Best with a Financial Size Category of XV
- U.S. Treasury listed with an underwriting limitation of $126,224,000

*Customs bonds are now available through International Bond & Marine Brokerage, Ltd., a market-leading international trade industry specialist.

Why Intact Surety?

Intact Surety offers a combination of commercial surety expertise and financial strength necessary to accommodate your needs. We focus on cultivating long-term relationships with our network of local, regional and national brokers and independent agencies.

By getting to know our client's particular business, we can better serve them with appropriate solutions and expedient service.

Contact Us

Mike Kubis | Northeast
mkubis@intactinsurance.com

Corey Johnson | South
cjohnson@intactinsurance.com

Erik Janssens | Northwest
ejanssens@intactinsurance.com

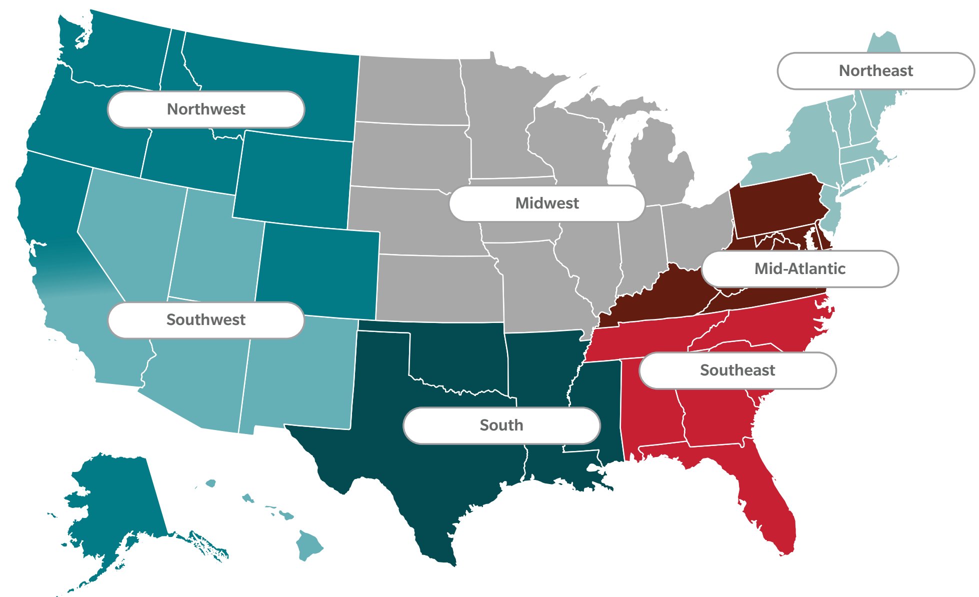
Rick DeVore | Mid-Atlantic
rdevore@intactinsurance.com

Brian Passolt | Midwest
bpassolt@intactinsurance.com

Patrick Tucker | Southeast
ptucker@intactinsurance.com

Michael Slack | Southwest
mslack@intactinsurance.com

Scott Reinke | National, Transactional Surety
sreinke@intactinsurance.com



Let's start something.

For more information, visit intactspecialty.com/surety

Financial strength

A+ A.M. BEST | A1 MOODY'S | AA- FITCH | AA- DBRS

About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; renewable energy; technology; trade credit; and tuition refund. For further information about U.S. products and services visit: **intactspecialty.com**.

Intact Insurance Specialty Solutions is a marketing brand for the insurance company subsidiaries of Intact Insurance Group USA LLC, an indirect subsidiary of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada that has successfully exported its strengths across North America, the UK, and Europe. Its growing commercial and specialty solutions network now spans over 150 countries. With a customer-driven mindset, Intact has expanded its operations to include insurance distribution, restoration and prevention. IFC's business has grown organically and through acquisitions to almost $25 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**.

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+(Superior) by A.M. Best.

IISG.001 (8/2026)

intact INSURANCE