



Surety: Specialized Expertise to Meet Your **Contract Surety Needs**



Through our team of contract surety specialists, we provide surety solutions* for middle-market and large construction companies. Our target customers include: general contractors, heavy civil contractors, subcontractors, and environmental contractors.

Eligible Customers Include

- General contractors
- Subcontractors
- Heavy civil contractors
- Environmental contractors

Available Bond Types

- License & Permit bonds
- Performance & Payment bonds
- Supply/Install bonds
- Release of Lien bonds
- Maintenance/Warranty bonds

Program Highlights

- Targeted, but not limited to capacity of \$200 million bonded aggregate cost to complete
- Cross-border project support, including Canada
- Flexible rating plans in all 50 states
- In-house funds control services available for qualified accounts

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 listing of \$126,224,000

Why Intact Surety

Intact Surety offers a combination of contract surety expertise and financial strength necessary to accommodate your needs. Our approach to contract surety is beyond analytics. We focus on building long-term, trusting relationships as we partner to support your bonding needs.

Contact Us

Erik Rolfness | Northwest
erolfness@intactinsurance.com

Jeff Ciecko | North Central
jciecko@intactinsurance.com

Duc Nguyen | New England
DNguyen@intactinsurance.com

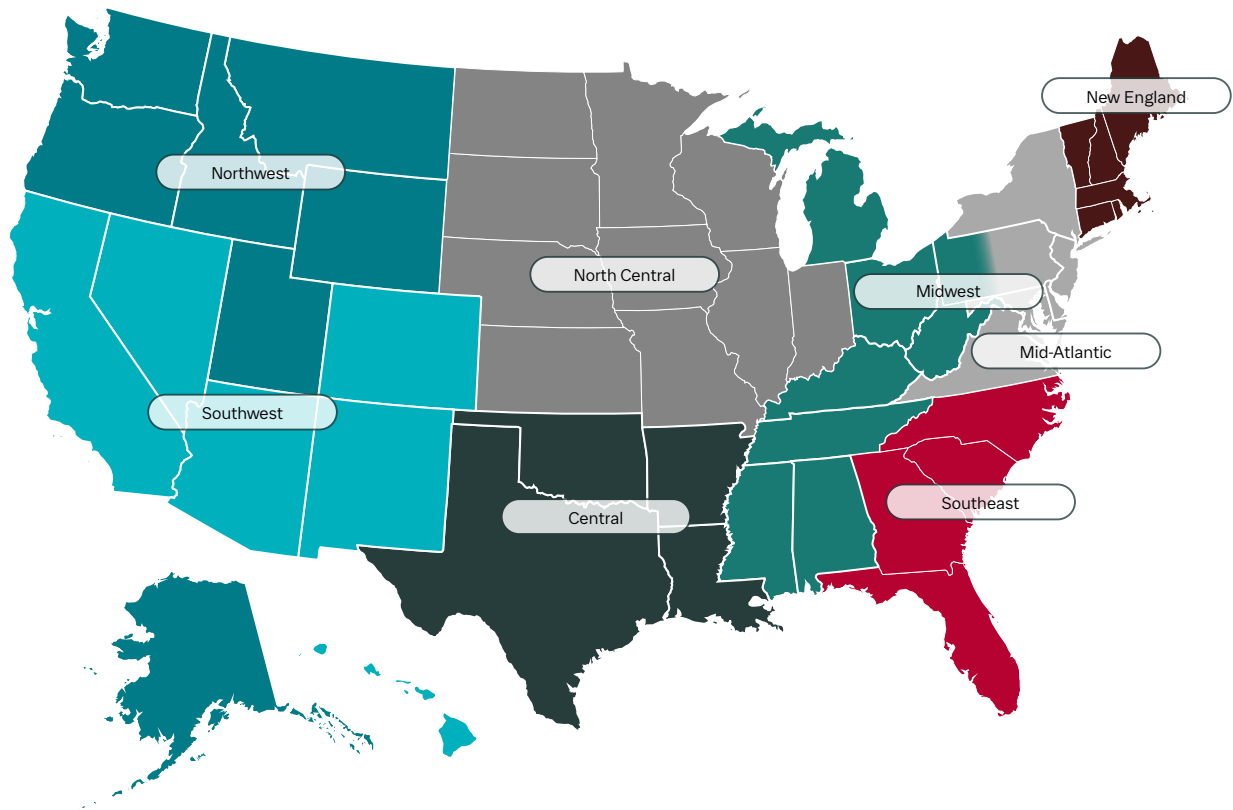
Cody Fore | Southeast
cfore@intactinsurance.com

Kirk Welch | Central
kwelch@intactinsurance.com

Adam Wabnik | Mid-Atlantic
awabnik@intactinsurance.com

Bruce Reiff | Midwest
breiff@intactinsurance.com

Mike Wester | Southwest
mwester@intactinsurance.com



Let's start something.

For more information, visit intactspecialty.com/surety

Financial
strength



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.

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.

