

We provide a comprehensive range of Inland Marine solutions supported by experienced underwriters, strong capacity, and tailored coverage across key industry segments.

Builders Risk:

New Construction (preferred limits)

- Wood frame: up to \$2.5M - very limited appetite, but homebuilders very desirable
- JM: up to \$25M
- NC: up to \$50M
- MNC / MFR / FR: up to \$300M

Renovations / Rehabilitations

- Existing structure values can be included
 - Generally, no more than 50% of TIV
- Jobsite protection warranties nearly always included (with existing structures)
- Little to no appetite for wood frame
- Structural renovations considered
- Historical structures considered

Other

- Limited CAT capacity; fixed location exposures in Texas and Florida generally declined, along with risks in wildfire areas
- Infrastructure (e.g., street and road, utility) generally very desirable
 - Bridges - limited appetite
- Mid-term attachments considered
- Blanket programs considered
- Quota share (lead or follow) available in most states
 - Large TIVs expected
- MO, NY, CA, ID, NE, LA not yet available (non-admitted is an option)

Other Core Lines:

Construction

- Contractors Equipment, (excluding logging/lumbering, recycling, heavy crane)
- Equipment Dealers
- Installation Floaters
- Riggers Legal Liability

"Floaters"

- Fine Arts Dealers / Private Collectors
- Miscellaneous Articles
- Medical / Scientific Instruments
- Railroad Rolling Stock
- Radio / Television Equipment and Towers
- And many more

Logistics

- Motor Truck Cargo (excluding heavy electronics, pharma, automobiles)
- Warehouse Legal Liability (excluding cold storage)
- Annual Transit / Trip Transit Floaters

Property (no monoline - related only)

- Building
- Business Personal Property
- Business Income
- Crime

- ✓ Local underwriting teams with authority
- ✓ Risk Control resources available
- ✓ Admitted paper (A+)
- ✓ 50 state capability
- ✓ Specialized in-house claims team

Financial Strength



| Inland Marine Contacts

Lucas Hockenberry

President

LHockenberry@intactinsurance.com | 781.332.9152

Molly Miller

Vice President

Molly.Miller@intactinsurance.com | 913.945.3020

Larry Rasmussen

Vice President

LRasmussen@intactinsurance.com | 781.332.7686

Chris Brandser

Region President, National Cargo

CBrandser@intactinsurance.com | 781.332.8412

Bill Royse

Vice President

WRoyse@intactinsurance.com | 781.332.7899

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. The foregoing 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 information about coverages, terms and conditions. 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 (P&C) insurance in Canada, a leading Specialty lines insurer with international expertise and a leader in Commercial lines in the U.K. and Ireland. IFC's business has grown organically and through acquisitions to almost \$24 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.

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Get in touch |



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Financial Strength

