



## Intact Specialty Property | One Solution For Your Excess Property Needs

At Intact Specialty Property, we combine significant underwriting experience with exceptional service to deliver comprehensive excess specialty property coverage. We attach above normal loss expectancy, providing capacity for catastrophic losses. We understand your risks and will use our expertise and every tool at our disposal to deliver a solution that meets your needs.

### Key Capabilities

- Expertise and Experienced Underwriting
- Exceptional Service
- Financial Strength Ratings
- Moody's A1, AM Best A+

Specialty Property provides a broad range of commercial property coverage and focuses entirely on excess placements, including:

**High capacity business** – risks that, due to size or natural catastrophe exposure, cannot be handled by a single carrier.

**Unique risks** – business that is very unusual and therefore avoided by the standard markets.

Specialty Property is a market for most classes of property business, including vacant buildings.

Target classes of business include apartments and condominiums, commercial real estate, manufacturing, retail/wholesale, education, and public entities.

### Flexible, High-Quality Coverage

Target Class Breakdown:

**Manufacturing** – including, but not limited to, metal fabrication, food, furniture, plastics, electronics, consumer products

**Mercantile** – retail stores, restaurants, theaters, casinos

**Public Entity** – municipalities, schools, colleges and universities, county and state schedules

**Real Estate** – office buildings, shopping centers, hotels, apartments and condominiums

**Warehousing** – distribution centers and cold storage facilities

### Capacity

- Up to \$100,000,000 net and treaty. Actual limit provided will vary depending on individual risk characteristics and attachment point.
- Minimum attachment point \$5,000,000

## Contact Us

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### 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; technology; trade credit and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://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 provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. Our business has grown organically and through acquisitions to over \$22 billion of total annual premiums. 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, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).



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