

Intact is a leading specialty lines insurer with leading global franchises and a diverse but targeted product offering, greatly enhanced through the acquisition of RSA. Each of our specialty verticals are managed by a team with deep, specialized expertise in a specific customer group or industry segment. Our Global Network facilitates placement of tailored, multinational insurance programs across 150 territories, allowing us to better service brokers and customers globally.

The following offers an overview of the controlled master program. As always, please contact your Intact Insurance underwriter or any member of our Multinational team with additional questions.

Operations



Issuance: Local admitted policies will typically be issued within 15 working days, subject to receipt of complete and accurate information at time of binding. Coverage is written on admitted paper in compliance with local standards, laws and jurisdictions.

Minimum premium: USD \$1,500 for casualty policies (GL/WC/EL/EC/WIC) and USD \$1,500 for property policies, with some exceptions. (i.e. India and Japan carry USD \$2,500 MP's for policies.)

Premium payments: Premiums can be paid through central settlement (where regulations allow) or local collection.

Commissions: Admitted policy commissions are generally 15% for property and liability policies, and 10% for employee compensation/employers liability. Local policy commissions can only be paid to a local broker. If a local broker is not involved, commission cannot be paid on that local policy.

Claims



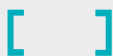
Claims handling: The local carriers are authorized to pay claims below EUR\$50,000. Intact Insurance retains the final decision for all claims. Any claim that the local carrier feels should be denied is immediately sent to Intact Insurance for consultation.

Risk Retention



Intact Insurance will develop terms and conditions and reinsure all of the risks where legally permitted for locally admitted policies.

Why Intact Insurance



Keeping your customers' domestic and international coverages with a single carrier provides a seamless one-stop solution, mitigating coverage gaps and facilitating services while allowing clients to have peace of mind that they are in compliance with foreign regulations.

Questions

Feel free to contact our Multinational team with any questions or to discuss further:



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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.

Intact Financial Corporation (TSX: IFC) is 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, 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.

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.