

Intact Financial Corporation is the largest provider of property and casualty (P&C) insurance in Canada and a leading provider of specialty insurance in North America.

**Top talent with deep expertise**

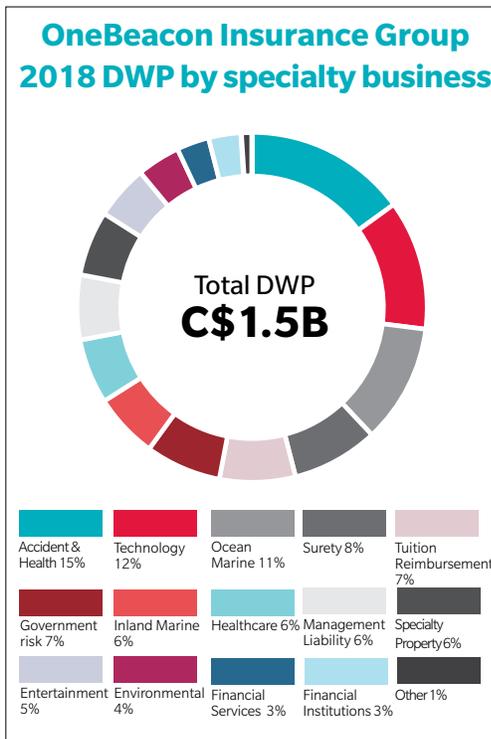
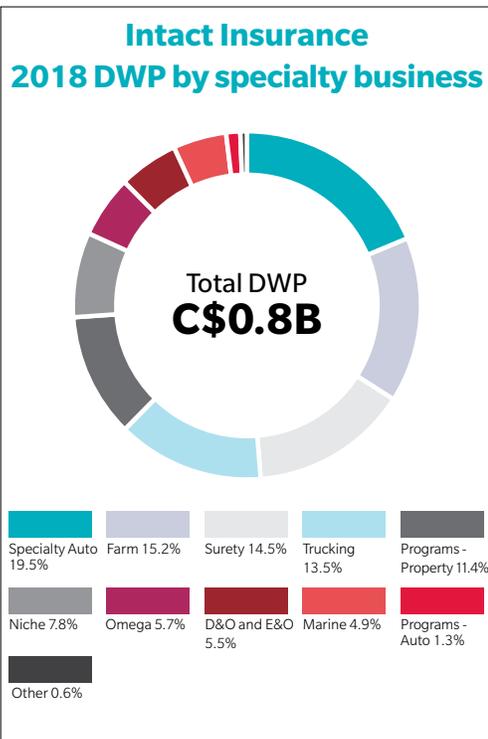
In Canada, we distribute specialty insurance products through Intact Insurance, and in the United States, through OneBeacon Insurance Group, a member of the Intact family. Each business is managed by an experienced team of specialty insurance professionals that focuses on providing tailored coverage solutions, products and services, to specific industry segments and distinct customer groups.



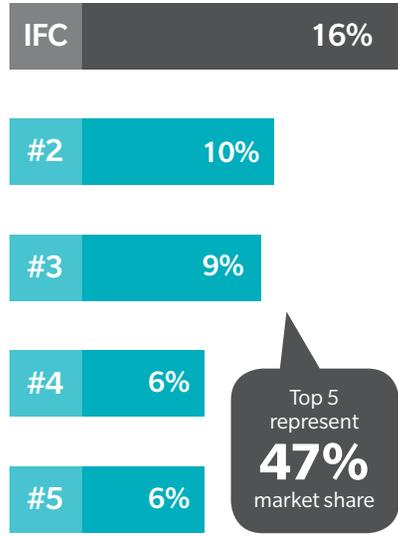
Intact Insurance offers a wide range of specialty products, including: commercial group, commercial marine, cross border, entertainment, equipment breakdown, excess property, farm, long-haul trucking, management liability, non-standard property, pleasure craft, professional liability, special risk commercial auto and technology. Intact Insurance is also a leading provider of surety bonds.



OneBeacon solutions target group accident and health, commercial surety, entertainment, environmental, excess property, financial institutions, financial services, healthcare, inland marine, management liability, ocean marine, public entities, technology, and tuition refund.

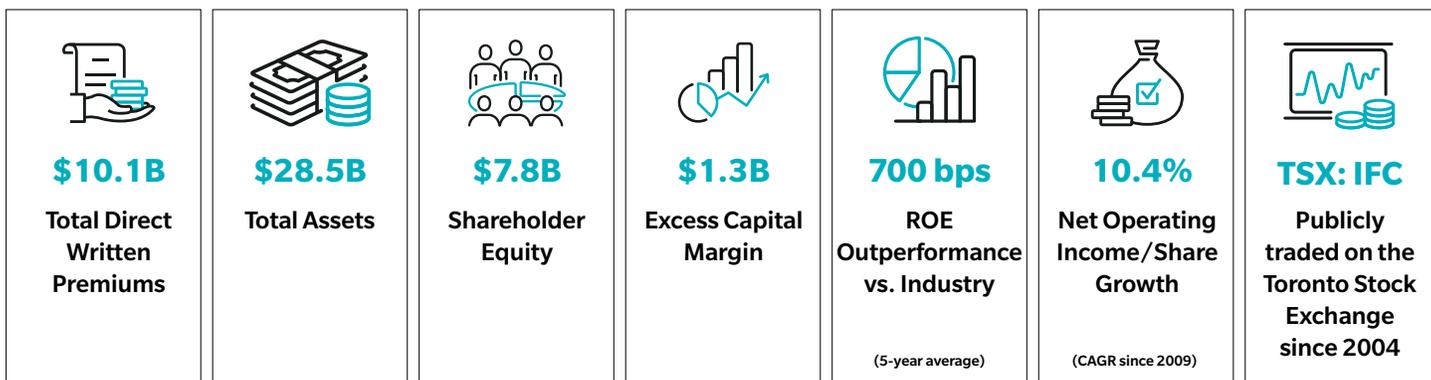


**Largest market share in a fragmented industry<sup>1</sup>**



## Solid financial strength

Our balance sheet is strong. We have the financial strength and expertise needed to address emerging and challenging exposures of Canadian businesses, while meeting their insurance needs.



### Our financial strength ratings<sup>2</sup> are as follows:

	A.M. Best	DBRS	Moody's	Fitch
Financial strength ratings of IFC's principal Canadian P&C insurance subsidiaries	A+ (Superior)	AA (low)	A1	AA-
Senior unsecured debt ratings of IFC	a-	A	Baa1	A-
Financial strength ratings of OneBeacon U.S. regulated entities	A+ (Superior)	-	A2	AA-

## A promise that sets us apart

We understand that insurance isn't just about things, it's about people, and when the unexpected happens, you can count on us to get your customers back on track. Last year alone, we paid more than \$4.2 billion to successfully restore the lives of thousands of customers. We have more than 3,500 in-house claims professionals to serve your customers, and with our 24/7 claims service, your customers can call us toll-free at any time.

## A focus on prevention

Our Loss Prevention Consultants work with you and your customers to identify risks to the business; to measure the type and seriousness of those risks, and to develop a plan to control, reduce or eliminate risks altogether.

## People advantage

We invest in people to create a strong and diverse workplace and our offices are located across Canada and the U.S., with more than 14,000 employees to deliver industry-leading service.

## A proud contributor to local communities

Since 2004, the Intact Foundation has contributed more than \$37 million in charitable funding to over 1,500 organizations. In the U.S., the OneBeacon Charitable Trust supports more than 100 non-profits each year and offers a college scholarship program to the children of its employees and producer partners.



<sup>1</sup>Industry data: IFC estimates based on MSA Research Inc. All market share data as at December 31, 2018. <sup>2</sup>Financial strength ratings information is provided via independent third-party resources. Intact Financial Corporation or its affiliates do not guarantee the accuracy, adequacy, completeness or availability of ratings information. Additional information and the latest ratings are available on each respective website of the rating agencies. A security rating or a stability rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time by the rating organization. All U.S. data excludes the results of exited lines. Please refer to sections 5 and 27 of the MD&A for the year ended December 31, 2018 for more information. The CAD:USD exchange rate used is 1.30 for 2018. All trademarks are the property of Intact Financial Corporation or OneBeacon Insurance Group, LLC used under license. ©2019 Intact Insurance Company. All rights reserved.