



Factsheet: Intact OneCargo.

A 100% cargo solution delivering clarity, certainty and control.



OneCargo is Intact Insurance's new 100% cargo insurance solution, designed to bring clarity, certainty and control to global placements.

Built on our established global position, it provides brokers and customers with a single, streamlined underwriting approach, combining full capacity with clear, confident decision-making.

Clarity and confidence. Single decision. Global capability.

What this means for you

- One market. One decision. One solution
- Greater confidence in the placement of cargo risks
- Ability to write global programmes 100%
- Reduced placement complexity and administrative burden
- Confidence of placing risks with a leading global insurer

Why Intact Insurance

100% capacity - Up to USD 50m available, removing the need for follow-on markets and reducing placement risk

Speed and simplicity - A single underwriting view that aims to provide clarity and support timely underwriting decisions

Cargo expertise you can rely on - Dedicated underwriting team supported by claims and risk control specialists

Global strength, local delivery - Multinational capability across 150+ territories

Target business

- Cargo risks with incidental global exposures
- Focus on US, Canada and key European markets
- Primarily distributed through wholesale broker channels

Our underwriting approach

- Individually underwritten risks with case-by-case pricing
- Dedicated capacity with internal accumulation controls
- Quarterly portfolio reviews
- Selective risk appetite based on operational controls and claims performance

Coverage and structure

- Primary layers only with limits up to USD 50m
- Ability to write on standard market terms or broker wordings
- Lead underwriting positions enabling greater control
- Flexible structures to support broker placement strategies

Designed for speed and control

- Designed to support timely underwriting decisions through local authority levels
- A streamlined approach to the quote-to-bind process
- A simplified placement approach that supports a smoother customer journey

Backed by market-leading expertise

- One of the largest cargo teams in the market
- Experienced leadership with Global expertise
- Access to dedicated claims and technical expertise

Our commitment

Clarity - transparent, consistent underwriting

Certainty - confidence in placement and outcomes

Control - lead capability across the risk lifecycle

Intact OneCargo.

Built to **simplify placements** and **strengthen outcomes** for brokers and customers.

The Intact Insurance difference.

Global reach, **local expertise.**



Knowledge that takes your business further.

Our team brings expert understanding of your sector's risks. From industry specialists to risk consultants, they help match our service to your evolving needs.



Partnerships that make the difference.

We act as an extension of your business. This means we'll work with you to shape and deliver an effective insurance solution and risk management strategy.



Solutions that are grounded in reality.

We strive to deliver pragmatic solutions based on your budget, current situation and future plans. We aim to help you save your business time and money; protecting your people, your reputation and your bottom line; and keeping your business moving.

Financial security.

Agency	Financial Strength
AM Best	A
DBRS	AA
Fitch	AA-
Moody's	A1

Contact information.

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Why Intact Insurance.

Intact Insurance offers integrated global propositions for brokers and customers with more complex international risks. Our specialty lines business spans across more than 20 verticals in four distinct markets - U.S., Canada, U.K., and Europe. With access to more than 70% of the global specialty lines market, the ability to write business in more than 150 territories, and 130 global network partners. We have the expertise and capacity to successfully manage global specialty needs.

Our teams focus on businesses both in the UK and globally. Using their knowledge and experience to understand the needs of your clients with the aim of providing quality insurance solutions and specialist advice and guidance.

To meet the growing needs of multinational organisations seeking a single-sourced insurance programme, we provide a solution to simplify their protection. Our global programme is designed with the aim to meet their expectations in terms of costs, coverage and compliance.

Clients can rely on us, as a reputable multinational insurer. We have the local knowledge and global experience to coordinate requirements, from country to region and structure insurance solutions that protect their global operations.

