

Your Global Specialty Partner

Local Expertise
Global Capabilities



RSA Luxembourg

Intact Global Specialty Lines

In 2021, RSA was acquired by **Intact Financial Corporation** (TSX: IFC), largest provider of property and casualty (P&C) insurance in Canada and a leading provider of global specialty insurance.

Our evolution as a Specialty Solutions provider

At the end of 2021, Europe 'RSA Luxembourg' was officially brought together with **Intact's Global Specialty Lines group**, which has the ambition to grow the business to C\$10 billion in direct written premiums by 2030, at a sustained, sub-90s combined ratio.



We have regulated insurance branches in Belgium, France, the Netherlands, Spain and Germany. With our team of over 250 employees, we provide in-country services in technical underwriting, claims, risk engineering and sales.



Intact's Global Specialty Lines group has ambitious growth objectives and Europe is a key element of the strategy.

RSA has a long history in Europe as a Specialty insurer and we are known for strong and long-term customer relationships. Our priority is to capitalise on the opportunities in Europe by leveraging the outstanding specialty lines expertise and existing distribution relationships we have locally.

Our focused and responsive teams are here to serve both local and international customers. Through our Global Network we connect our business to your local risks in over 150 territories around the world.

We operate in specific sector teams and understand your business needs and can respond to individual requirements. We strive to be the best-in-class, looking after and investing in our people so that they can in turn provide specialised services and support for you and your customers.

Lynn O'Leary
Chief Executive Officer



CREDIT RATINGS

| | Financial strength | Outlook |
|---------|--------------------|----------|
| AM Best | A Excellent | Stable |
| Moody's | A2 | Positive |
| Fitch | AA- | Stable |
| DBRS | AA | Stable |



Specialty Expertise

We have a strong reputation for protecting our customers and helping brokers to build their business.

Our approach combines rich heritage, financial strength, customer focus, resilience and an exceptional team of dedicated experts with deep technical knowledge.

Customer Focus

We recognise that every business is unique, so we take time to listen and understand your needs, with the aim of creating clear and customized customer service.



With a combined strength that Intact and RSA bring in global specialty lines, we leverage our expanded scale and expertise to continue building a strong partnership by understanding your needs, offering our tailored solutions and maintaining high service levels.

Christian Coletta,
Managing Director Spain and Director of
Business Development



We are industry experts

Our value proposition in specialty lines is anchored in the relationships we have with our broker partners and customers to fully understand their risks and design specific insurance solutions to meet their unique needs. This is the case in every market and is complemented by the depth in underwriting, claims and risk consulting expertise we have within each specialty segment.



At RSA we use advanced data processing and analytics to support our decision making. This allows us to assess risks efficiently and provide you with a fast response. We are happy to provide a selection of scenarios to enable you to determine the most appropriate price point to coverage.





Connecting Local Expertise with Global Capabilities

The breadth of global capabilities, combined with deep expertise in underwriting, risk control and claims provides customers and brokers access to new regions and a greater product set. All delivered by a local team dedicated to and experts in their specialty line of business.



A highly engaged team of experts, working together

With the strength of the RSA network and access to 70% of the global market, we have built a truly global specialty solutions platform. We can service customers around the globe, offering policies and handling claims locally in more than 150 territories. Marine has been established as our first Global Franchise.

Our core platform is built on three pillars: talent and expertise, deep distribution relationships and diverse product offerings. With a sharper focus on execution, we are in a solid position to outperform.

Focusing on our local expertise

We will focus our growth in areas where we have a high level of local expertise and a thorough understanding of our customer's needs. Our success will be built on knowledge of the local markets, customers and broker partners.

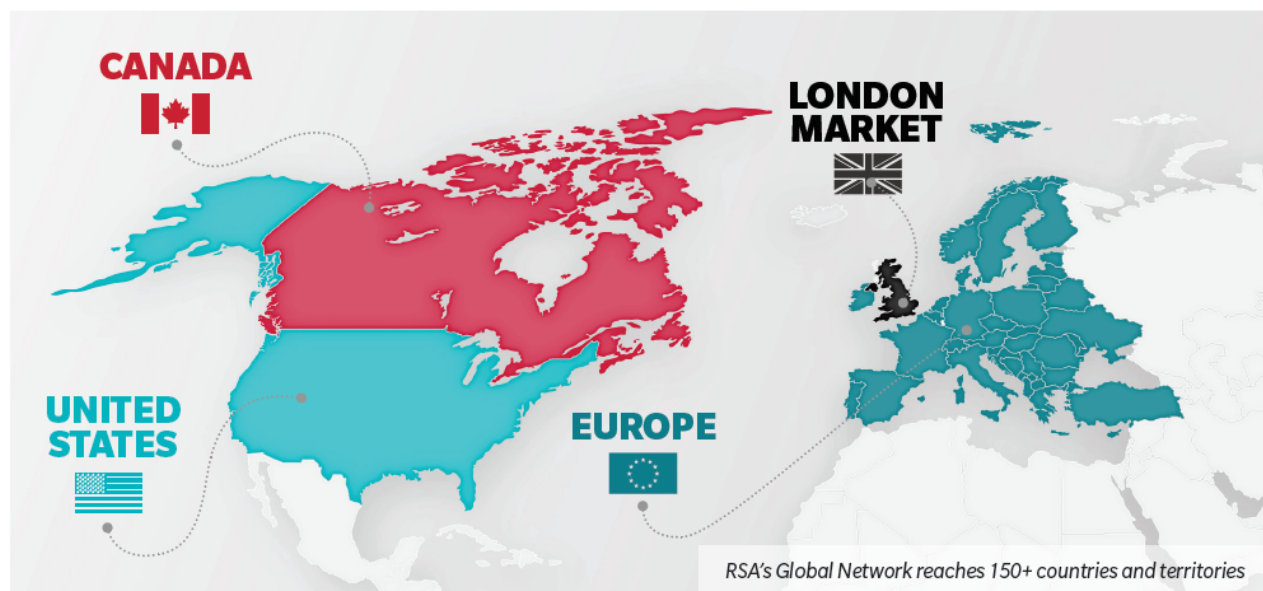
Connecting our global specialty capabilities

We are connecting capabilities across the global specialty lines platform to support growth in the Europe market through the introduction of new verticals.

Global capabilities, opportunities for ambitious growth

Intact's Global Specialty Lines business spans across more than 20 verticals in four distinct markets - U.S., Canada, UK and Europe.

With the ability to write business in more than 150 territories, and with over 130 global network partners around the world, the breadth of our global capabilities, combined with our deep expertise in underwriting, risk control and claims provides customers and brokers access to a larger team of experts, access to new markets and a wider product and solution set.



Diverse and targeted product offering

| | |
|---------------------|--|
| Accident & Health | |
| Builders Risk | |
| Construction | |
| Cyber | |
| Energy | |
| Entertainment | |
| Environmental | |
| Equipment Breakdown | |
| Farm | |
| Group Solutions | |
| Inland Marine | |

| | |
|----------------------------------|--|
| Ocean Marine | |
| Property (Primary/Excess) | |
| Public Entities | |
| Renewables | |
| Specialty & Management Liability | |
| Surety | |
| Technology | |
| Trade Credit | |
| Transportation | |
| Tuition Reimbursement | |

Our Values

Our Values guide our decision-making, keep us grounded, help us outperform and are key to our success.



Our Purpose

Our purpose is to help people, businesses, and society prosper in good times and be resilient in bad times. This makes Social Impact and ESG fundamental parts of our business.

Our Values

Our Values guide our decision-making, keep us grounded, help us outperform and are key to our success.



Integrity

Be honest,
open and fair
Set high
standards
Stand up for
what is right



Respect

Be kind
See diversity
as a strength
Be inclusive
and
collaborate



Customer-Driven

Listen to our
customers
Make it easy,
find solutions
Deliver second-to-
none experiences



Excellence

Act with discipline
and drive to
outperform
Embrace change,
improve every day
Celebrate success,
yet remain humble



Generosity

Help others
Protect the
environment
Make our
communities more
resilient

Our Core Belief

People are at the heart of our organization—and of our success. How we do things is just as important as what we achieve. We are a purpose-driven company based on values and a belief that insurance is about people, not things.

Social impact and ESG

Helping is core to our strategy. In today's society, change is a constant. Communities need to be able to withstand shocks and unforeseen events and be resilient in the face of unexpected challenges. Building resilience is core to Intact's purpose – to help people, businesses and society prosper in good times and be resilient in bad times.

Building resilient communities

We're focused on building resilience. That means helping society and our customers adapt to the impacts of climate change and creating opportunities for children and families living in poverty.

The focus of our work in building resilient communities is in three dimensions of impact:

- Climate resilience
- Creating opportunity
- Community generosity

KEY HIGHLIGHTS

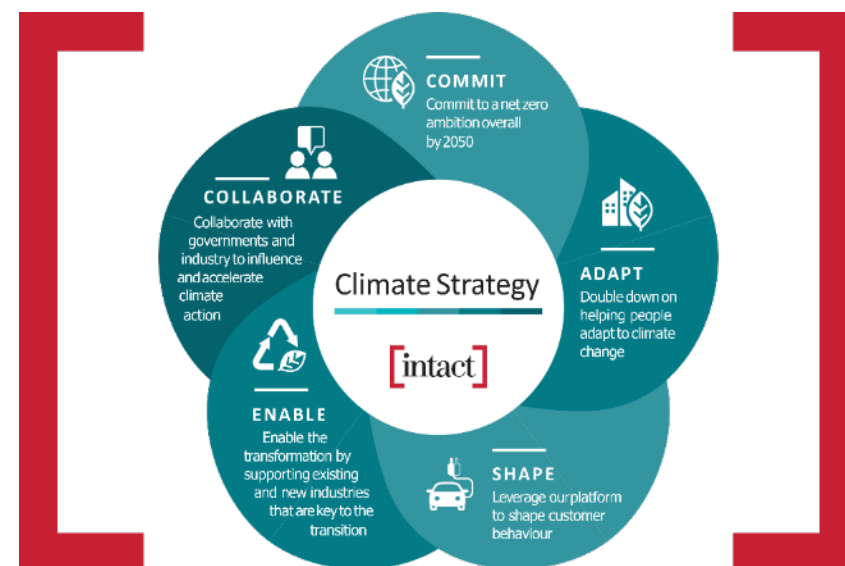
- Intact has invested \$25 million into 100 climate adaptation projects over a 13-year period. This includes partnerships with several leading organizations.
- Last year, Intact launched its 5-part Climate Strategy including a commitment to achieve Net Zero by 2050 and halve our operations emissions by 2030.
- RSA reinforced its commitment to contributing to efforts that reduce carbon emissions and accelerate the transition to a low carbon future by updating its Low Carbon Policy. By 2030, 70% of RSA's underwriting portfolio for energy production is targeted to be low carbon.
- In the UK, Intact is partnering with The Wildlife Trusts on natural flood management techniques and with Landscape Enterprise Networks, focusing on organizing the buying and selling of nature-based solutions to improve water quality, sequester carbon, enhance biodiversity and promote more resilient land management.
- Intact renewed its sponsorship commitment to the Intact Centre for Climate Adaptation and launched a new partnership with the Nature Conservancy of Canada focused on conserving and harnessing the adaptation and carbon capture power of wetlands.

Climate Strategy

Our climate is rapidly changing, and we've been on the front lines with our customers of the increasing impacts of severe weather for more than a decade.

The five pillars of our climate transition strategy will help people, businesses and society manage the risks in their transition to a sustainable future, by leveraging our strengths and expertise.

The first focus of our Social Impact Strategy is to ensure that our most vulnerable and climate affected communities are climate resilient, outlined in our ambition to double down on adaptation in our [climate strategy](#).



To learn more about our key ESG priorities and how we're helping to build a more resilient future, view our [reports and policies](#).

Growing our Appetite



Property & Construction

We offer Property Damage, Business Interruption insurance and Consultancy services to large domestic and multinational corporate customers with a risk engineering approach.

We also provide a deep knowledge in Construction offered in France and the Netherlands.

Key contact:



Raúl Villanueva

Head of Property & Construction Europe

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Property

What we cover:

Material damage or Property All Risk including:

- Business Interruption
- Theft and Robbery
- Machinery Breakdown
- Electronic Equipment

Our key focus areas:

- Infrastructure & Rail
- Logistics & Distribution
- Real Estate & Shopping Centers
- Beverage (including grain and malting)
- Fine Chemicals & Pharma
- Manufacturing & Metalworking
- Raw & Construction Materials

Construction

(in France and Netherlands only)

Focused on contracting and project construction business requiring specific technical expertise and deep market knowledge.

What we cover:

- Annual or Stand-Alone Construction All risks cover (CAR) including
 - Advanced loss of Profit (ALOP)
 - Third Party Liability (TPL)
 - Existing properties (for renovation works)
- Guarantees after receipt “Dommages Ouvrage” (France) and “Inherent Defect Insurance” (Netherlands)

Our key focus areas:

- Commercial buildings
- Residential
- Hotels
- Retail
- Warehouses
- Transport terminals

Liability & Professional Indemnity (PI)

We have a broad risk appetite in Liability in our preferred segments and our expertise reflects the breadth of these activities and customer industries.

Key contact:



Aaron Belair

Head of Liability, ProFin, and Technology – Europe

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Liability & PI

What we cover:

- Public Liability including
 - Employer's Liability
 - Accidental Environment / Environmental Liability Directive (ELD)
- Product Liability including Product Recall
- Financial Losses
- Professional Indemnity (PI)

Primary and Excess of Loss cover



We are specialists with a strong appetite in the following industries segments:

- Manufacturing & Metalworking
- Rail
- Hospitality
- Real Estate
- Construction (non-complex work / no decennial liability)
- Fine Chemicals (excess only)
- Raw Materials

Our key focus areas (Professional Indemnity):

- Leisure and tourism including travel agencies
- Media, Advertising, consulting, publishing
- HR consultants
- Certification (including food, product, safety)
- IT consultants
- D&C (Construction and Manufacturing)
- Engineering firms

Management Liability

We help to protect companies and its executives against disputes and claims that may arise from their leadership responsibilities, decisions and actions.

Backed by our experienced teams and financial stability, we will help you mitigate traditional and emerging risks through our collaborative underwriting, loss prevention, and claims expertise.

Key contact:



Erik Lindeman

Head of Management Liability Europe

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Management Liability

What we cover:

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary or Pension Trustee Liability

Key focus areas:

- Private companies
- Not-for-profit entities
- Publicly traded companies





Technology

We protect technology companies through property, casualty and professional insurance. We understand your exposures and provide tailored coverages and services to minimize your risks and liability and protect your bottom line.

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Technology

What we cover:

- Product & Public Liability
- Professional Indemnity (E&O)
- Communications Liability
- Network Security & Information Risk
- Privacy Liability
- Cyber Liability & Expense
- Employers Liability
- Property
- Primary & Excess
- Multinational

Our Global Technology Experience:

- Over 3,000 customers
- Over 3,500 claims managed per year
- Over 25 years of technology specialization

Our key focus areas:

- Electronic manufacturers
- Information technology
- Software developers
- Data centers
- IT staffing
- Instrument manufacturers
- Contract manufacturing
- Telecommunications
- Integration contractors

Our services:

- Local policy capabilities in over 150 territories
- Risk control consultation and customized plans
- Business continuity planning
- Cyber risk evaluation
- Access to RSA's cyber incident response panel
- Dedicated claims resources
- Timely and thorough claim investigations



Marine Hull, Cargo and Transportation

Aligned with Intact and RSA's Marine franchises around the globe, we offer deep expertise in the specialist marine business locally. Supported by marine underwriting, risk control and claims experts and the ability to write business in more than 150 territories, our specialty marine business provides your clients with a breadth of global capabilities through local experts.

Key contact:



Peter Verhesen

Head of Marine Europe

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Hull - key focus areas:

- International Hull
- Brown water Hull
- Ancillary covers (IV, War)
- Ship construction

Cargo - key focus areas:

- General Cargo / Industrial clients
- Project Cargo (including DSU/ALOP)
- Bulk Commodities
- Excess layers

Transportation - key focus areas:

- Ports and Terminals
- Ship repairer's liabilities
- Marine trades / Marinas
- Excess layers



Our Capabilities



We have a first-class claims service - delivered by experts

Multinational companies need a consist high-quality approach to claims servicing.

We recognise that every business is unique, and only through listening and understanding the complexity of your customer's needs, can we create the right solutions for you both.



Honoring our claims promise is not just what happens when a claim is notified. What happens before a claim is made and after it has been resolved are just as important to us.

Ivan Eggermont
Claims Director



Before a claim is made

- We work with you to understand what is important so you can rest assured that we're ready to support in the event of a claim
- We are focused on building strong relationships, helping to manage risk and delivering good customer outcomes
- We work to understand specific requirements even before a claim is made
- Our work is underpinned by strong governance and controls and appropriate local licences

When a claim is made

- Our local claims teams are focussed on settling claims as quickly and fairly as possible
- A nominated and expert claims handler will take ownership of each claim from start to finish with rapid referral to the right experts and specialists when circumstances dictate
- We operate to agreed service standards and can tailor our approach to meet your needs

After a claim is made

- We can provide management Information to help show the profile of claims across your business
- Working closely with you after a claim is vital to share learnings and improve claims delivery and performance
- Where appropriate, our risk management teams can provide learnings and guides to help avoid future incidents
- We have a continuous development review cycle for all claims handlers

Multinational claims

Our Global Network has the local contacts and expertise to resolve claims fairly.

- With an understanding of local and international legal frameworks, we can meet your multinational claims wherever you operate. The RSA Global Network enables us to apply local knowledge, expertise and resources so global claims are handled in the country of origin.

Our risk consulting services are personalised

We have the expertise to advise on how to avoid and best prepare for risks that could damage businesses and interrupt their trading.



Our well-respected in-house risk engineering and loss prevention teams specialise in designing cost-effective loss prevention programmes, deliver value-added services. We share our insights to help you to mitigate your risk exposures.

Andy Jones,
Risk Consulting Director



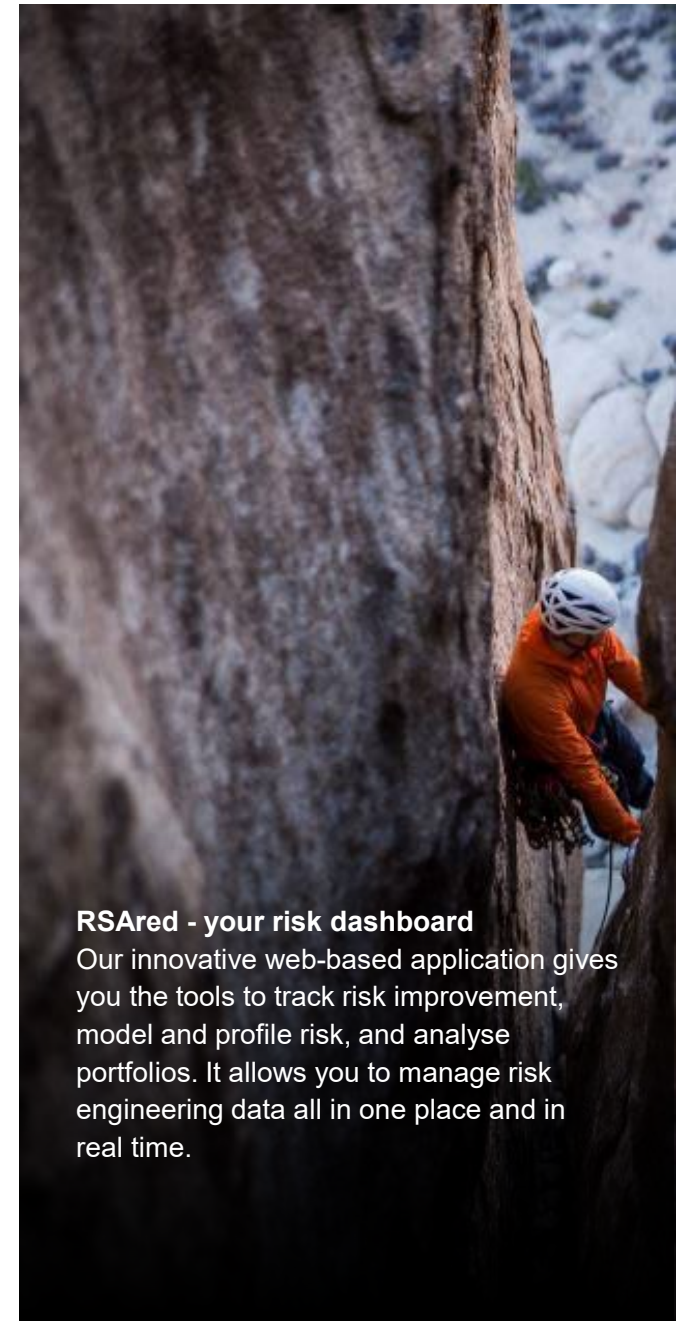
Our risk consultants work to shape and deliver an effective and personalised risk consulting strategy aimed at mitigating corporate loss and damage. We operate worldwide, providing support where you need it most.

We recognise that businesses are operating in a rapidly changing environment. Each sector requires a detailed understanding and analysis to create very specific solutions.

Working in partnership with you, we build a clear understanding of the challenges and needs of your operations. Our experts provide comprehensive and transparent risk data that enables targeted improvement, and with their years of experience, our teams develop risk consulting strategies that help to reduce costs and protect assets.

Our main focus is on:

- Providing expert knowledge to help you over the long term
- Developing partnerships so you have easy access to support
- Implementing solutions designed to handle the challenges of the future



RSARED - your risk dashboard

Our innovative web-based application gives you the tools to track risk improvement, model and profile risk, and analyse portfolios. It allows you to manage risk engineering data all in one place and in real time.

A multinational proposition on a truly global scale

We have one of the industry's largest global networks. When you are working with customers who require a global placement for an international programme, you can be confident that you are working with world-wide specialism.



Our Global Network and the scale of our organisation as part of Intact Financial Corporation make it possible for us to support you and your clients around the world. We have a long-established network of partners and owned offices to support multinational clients. Our teams have a reputation for providing efficient, professional service which is supported by constant analysis of the latest global trends. Our centralised model for reinsurance simplifies the process - you don't have to worry about the details because we do. This makes us the perfect partner to help you to achieve your growth ambitions across the globe.

Barbara O'Reilly,
Global Network Director,
RSA/Intact



How we work

- We work in over 150 territories world-wide
- We operate through a mix of centrally controlled RSA owned offices and expert global partners
- We simplify multinational insurance programmes by arranging local policies for you if you have global assets. Our service works within guaranteed service level agreements to ensure consistency and efficiency
- Our RSA Global Network is managed by a dedicated team based in the United Kingdom



Key benefits

- Stable credit ratings to guarantee every financial transaction in our Global Network
- Consistent policy issuance delivered in the local language
- Service standards built into all our processes to ensure consistent worldwide delivery
- Single reinsurance route (via RSA Reinsurance Ltd)
- Innovative solutions for complex countries
- Efficient, accurate and compliant movement of funds
- Guaranteed full settlement of the premium/claims balances
- Captive management experience

Our Team



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Chief Executive Officer

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Thank you