



Dealers Assurance Company (DAC)

Dealers Assurance Company is a Property & Casualty insurance company, and a subsidiary of iA Financial Group (TSE: IAG). We primarily serve the automotive and consumer goods industries, and are licensed to write insurance in all 50 states and the District of Columbia. Our primary business strategy is to write both first dollar and aggregate excess-of-loss contractual liability policies for administrator obligors that sell, service, and pay claims for extended service contracts sold on vehicles or consumer goods. We are domiciled in Ohio, with a corporate office in Dallas, Texas.

Company History

DAC enjoys a heritage that spans over 85 years. The Company's history began in 1935 with the formation of Mahoning Insurance Company by Youngstown Sheet & Tube. Mahoning was one of the first captive insurance companies ever formed. In 1980, Mahoning was purchased by a group of Ohio auto dealers to underwrite F&I products, and its name was changed to Dealers Assurance Company. In 2004, DAC was acquired by DAC Financial Holdings, Inc. In 2018, DAC became a subsidiary of iA Financial Group.



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General Questions: LearnMore@DealersAssurance.com
Underwriting Your Products: Sales@DealersAssurance.com
Filing a Claim: Claims@DealersAssurance.com
Service Contract Questions: Contracts@DealersAssurance.com



Financial Size

DAC is an AM Best Financial Size Category VIII company, with over \$157 million in Capital and Surplus as of 12/31/2025. Previously, DAC had been an AM Best Financial Size Category VII company since April 2014.

AM Best Rating

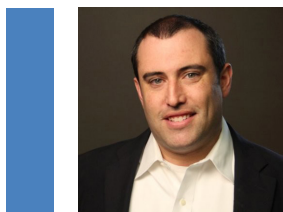
In November 2025, AM Best reaffirmed DAC's Financial Strength Rating of "A" (Excellent) for the sixth year in a row. Prior to this change, DAC's Financial Strength Rating had been "A-" (Excellent) since 1986. Founded in 1899, the AM Best Company is the world's oldest and most authoritative insurance rating and information source. To view our current rating, please visit www.ambest.com.

About iA Financial Group (iA)

With C\$346 billion in assets as of 03/31/26, iA is one of the largest life and health insurance companies in Canada, and one of Canada's biggest F&I providers. To learn more about iA, please visit www.ia.ca.



Company Leadership



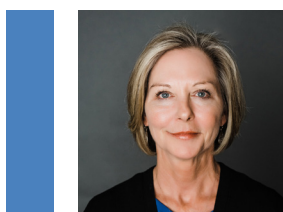
Preston Haglin | President

With a strong background in leadership, Preston has a demonstrated history of growing teams, increasing revenue, and expanding business opportunities. Having served most recently as Vice President of Emerging Businesses and Innovation for iA American Warranty Group, Preston has established a reputation as a progressive, forward-thinker and implemented successful initiatives that helped lead the company into the future of data analytics.



Linda Toy | Chief Financial Officer

Linda has more than 30 years of experience in Life, Property and Casualty Insurance accounting, including an extensive background in reinsurance. Prior to joining DAC, she held various leadership positions at the Associates Insurance Group, Price Waterhouse Coopers, and TIG Insurance. Linda has also served on the Financial Issues Committee for the Property Casualty Insurers Association of America, a trade association for the P&C industry.



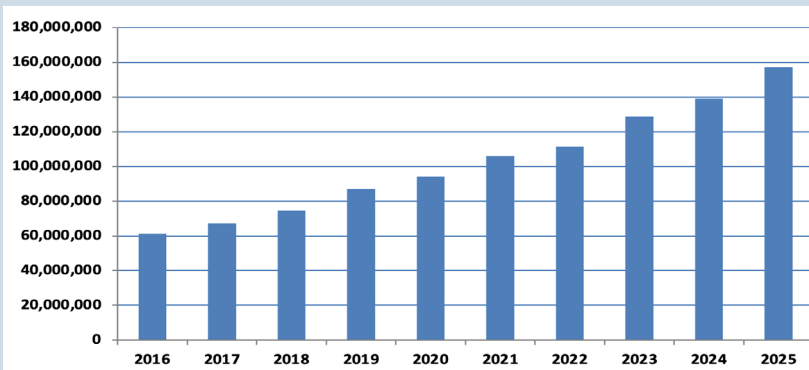
Lisa Kirk | Compliance Director

With over 30 years of insurance experience, Lisa brings a wealth of compliance knowledge to the organization. Prior to joining DAC in 2014, she spent 27 years at Warrantech/AmTrust in various leadership and management positions, with an emphasis on compliance. In addition to handling all of DAC's corporate compliance needs, Lisa is our company expert regarding the ever-changing legal landscape for F&I products. She works closely with DAC's partners to ensure proper licensing and product compliance.

Consistent Profitability and Growth

Period Ending	Profitability		
	Combined Ratio	Investment Yield (%)	Pre-Tax ROR (%)
2021	33.9	1.7	71.0
2022	36.1	1.8	73.9
2023	53.8	2.6	62.7
2024	77.6	3.1	38.2
2025	75.6	3.4	44.2
5-Yr. Avg.	58.8	2.6	54.5

Capital & Surplus by Year as Reported on DAC's Annual Statement



What We Bring to the Table

- Financial backing of iA Financial Group
- Management team of industry professionals
- Reinsurance structures and expertise
- Competitive pricing and flexibility
- Risk management and product development support
- Regulatory acumen and assistance
- Fully staffed Compliance Department
- Member of key industry association groups
- Licensed obligor solutions where administrator lacks approval
- Filing services available for licensing and form filings