



# Introducing the Intact Insurance Claims Charter.

What you can expect from us on claims.



## A message from Karl Helgesen

**At Intact Insurance, we're here to support businesses in good times and recover quickly in bad times. When you suffer damage or a loss, that's when our role matters most.**

We are committed to a claims experience that is clear, dependable and focused on getting you back on track. We bring deep technical expertise, sound judgement and a disciplined focus on getting the fundamentals right, every time.

We do that in a way that reflects who we are and what we care about: we are honest and straightforward, we act early, we listen, and we keep raising the standard.

### **You will feel that in three ways:**

- **People who know claims.** Our teams have broad technical expertise and keep building their skills, so decisions are informed and timely.
- **Ownership you can see.** Clear accountability and in-house expertise help us manage claims end-to-end with fewer hand-offs and less friction.
- **Service that's easy to use.** We build close relationships with customers, brokers and partners, and we keep improving our process and technology so it's straightforward to reach us and easy to understand what happens next.

But we want to go further. Brokers and customers want faster responses, clearer communication, and real transparency. You should not have to second-guess what's happening. You should feel supported to recover now and build resilience for what's next.

The Intact Insurance Claims Charter sets out what you can expect from us, and the standards we hold ourselves to. Shaped from feedback from brokers and customers, it defines how we will show up when it matters most.

Because to us, insurance is not about things, it's about people. In the moments that count, we are here to bring clarity, confidence and momentum to keep moving forward.

A handwritten signature in black ink, appearing to read "Karl Helgesen".

**Karl Helgesen**  
Chief Operating Officer  
Intact Insurance.

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When the worst happens, we will **act quickly to provide clarity** and reduce uncertainty.

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**When a business experiences a loss, everything can change in a moment. Plans are disrupted and decisions need to be made quickly. There is often immediate pressure; operationally, financially and emotionally. We understand how critical that moment is.**

Which is why, from the moment you tell us about a claim, we will support you by providing clarity and reducing uncertainty.

We will act to protect your interests, ensuring claims are handled quickly, fairly and robustly, including challenging fraudulent or spurious claims.

This means, you can focus on what matters most, getting back on track and helping your business stay resilient.

- We will provide simple and flexible ways to notify a claim. Whether through telephone, online live chats, or, in the case of Property and Motor products, a tailored digital claim portal.
- After acknowledging a notification of loss, a claims handler will set up a claim within 24 hours, with over 90% adherence to First Notification of Loss (FNOL) service standards.
- We will confirm your policy cover as early as possible to remove uncertainty, and provide you with clear next steps and timelines from the start.



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From start to finish, we will **take clear ownership** of your claim.

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**Ownership makes a real difference to how a claim progresses. When everyone knows who is responsible, decisions are made faster, communication is clearer and you can move forward with confidence.**



We will assign you a dedicated claims handler, who will take ownership from start to finish. They will remain accountable throughout, bringing in the right expertise at the right time while maintaining continuity and control.

We will coordinate our network of approved suppliers and specialists to support your claim. The process will feel joined-up, ensuring that the expertise behind your claim works as one, so you are free to focus on getting back on track.

- An accountable claims handler will manage your claim from start to finish. Ensuring continuity, clarity and no unnecessary hand-offs.
- Key brokers and major customers will work with our Claims Account Management Team to build strong trusted partnerships.
- For Property losses, we will contact customers within 4 hours of acknowledging notification if a loss adjuster visit is required, and we will then visit you within 72 hours.

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Throughout your claim, we will **keep you informed**, so you always know what's happening.

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**Brokers and customers tell us the most common frustration when making a claim is not knowing what's happening. Clear consistent communication builds confidence throughout the claims process.**

We believe communication should reduce effort, not create it. That is why we will communicate proactively and consistently throughout your claim. We will keep you informed at every key stage, explaining decisions clearly, and making sure you always understand what progress is being made and what comes next.

- You will have regular, proactive updates at key stages of the claim, with communication tailored to your preferred channel and needs.
- Digital tracking and live updates are available through our Property and Motor claims portal.
- We will use broker and customer feedback to drive more proactive updates, earlier interventions and an even smoother claims process.

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At every stage, we will **focus on getting your business back up and running**, and support you in becoming more resilient for the future.

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**We believe the true measure of a claim is not just how it is settled, but how quickly and effectively a business is able to recover and build resilience for the future.**

That is why we take a resilience-first approach to every claim. We will work alongside you and our trusted partners to minimise disruption and restore normal operations as quickly and smoothly as possible. Our approach will be tailored to the needs of your business.

We will share our insight and experience to help mitigate your risk and, where possible, help your business become more resilient against future disruption.

- Coordinated access to our trusted network of approved suppliers and specialists, with continued investment to improve service capability.
- Use of our in-house technical expertise to support faster resolution of claims through tailored processes for customers.
- Leveraging our in-house Motor engineering expertise, we'll reduce delays and speed up claim settlement. Where appropriate, third-parties will be contacted within an hour of the claim being reported.
- To help protect your interests, we will consider recovery opportunities from the very start of your claim.



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When it comes to decisions, we will **act fairly, transparently and without delay.**”

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**At the heart of every claim is a decision, and how that decision is made is vitally important. Delays, unnecessary complexity or overly rigid processes can slow progress and create frustration.**



This is why we take a commercially focused approach to every claim. Our people are empowered to make timely decisions, applying sound judgement to progress claims efficiently and with confidence.

We combine technical expertise with practical decision-making and aspire to deliver fair and consistent outcomes without unnecessary delay.

- Continued focus on reducing overall claim lifecycle times. In the second half of 2025 we achieved a 7% reduction in average settlement times across Property and Motor claims.
- In-house loss adjuster visits will take place within 72 hours.
- To enable faster, more consistent decisions we combine technology with the expertise and judgement of our people.

# Our Commitment Going Forward.

## **The expectations of brokers and customers will continue to evolve, and so will we.**

The Intact Insurance Claims Charter is not a one-time statement. It is a commitment we will continue to hold ourselves against, challenge ourselves on, and strengthen over time. As the market changes, technology advances and customer needs develop, we will adapt how we support you, without compromising on the standards we have set.

We will continue to listen to feedback and use data and insight to improve the experience we provide. Where we see opportunities to move faster, communicate better or deliver more effectively, we will act.

We will also be transparent about our progress. We will track how we are performing against these commitments and use that insight to drive continuous improvement across our claims service.

Our focus is not just to meet expectations, but to stay ahead of them, raising the standard of what great service looks like and ensuring we deliver it consistently, every time.

**Because this Charter is not just what we say today, it is what we will continue to deliver tomorrow.**

