



Commercial Casualty Claims.

Specialist casualty claims, delivered with **clarity** and **certainty**.



Expert people, empowered to deliver the right outcome.

We provide expert-led, end-to-end casualty claims management from notification to resolution. Each claim is owned by a nominated handler, supported by specialist Injury, Third-Party Property Damage, Large Loss and Fraud teams, alongside in-house investigators and trusted partners. Complex claims are regularly peer-reviewed to ensure accurate reserving with appropriate outcome-focussed strategies, delivered at the right cost.



With you at every stage of a claim.

Before:

We prepare, so you're in a stronger position.

- Our Claims Account Management team brings together insurance experts focused on delivering a claims service tailored to your business, supporting onboarding where needed and ensuring our approach meets your expectations from the outset.
- Our Risk Assist Tool provides practical assessments, HR templates and accredited e-learning to help businesses identify health, safety and people management risks early, helping to reduce potential liabilities.
- Before and during your claim, our counter-fraud specialists use advanced technology, analytics, and industry insight to help protect your customers' businesses and reputations, supporting better control over claims costs and premiums.

When:

Fast mobilisation. Clear ownership. Expert handling.

- We'll acknowledge your claim within 24 hrs after and provide a clear plan of action, with a nominated handler taking end to end ownership to gather information, establish liability where possible and ensure rapid referral to the right experts.
- We work closely with you to help minimise the impact of an incident on your business, helping protect both operations and reputation.
- In line with the Rehabilitation Code, we offer early, targeted rehabilitation through trusted panel suppliers, appointing a case manager and funding treatment where appropriate to support recovery from day one.
- We provide specialist expertise in crisis management and Health and Safety Executive (HSE) investigations.

After:

Our relationship doesn't end when the claim closes.

- On claim closure, we provide full settlement details and, where appropriate, work with you to review lessons learned and strengthen future risk management to help prevent recurrence.
- We can provide meaningful MI and reporting aligned to your customers risk management needs.
- We analyse claims data to enhance best practice, improve future outcomes and share emerging insights in collaboration with underwriters.

Expertise that sets us apart.

Expert claims management built around you.

We build strong relationships with brokers and customers from day one, maintaining open communication and a clear claims strategy throughout. Our evidence-based approach is tailored to complex commercial needs, ensuring fair and timely outcomes.

Protecting businesses.

Our casualty claims service is designed to help protect businesses by minimising operational, reputational and financial impact. With dedicated file ownership, specialist fraud insight and transparent liability decisions, we challenge unsubstantiated claims while progressing valid ones quickly and fairly — working collaboratively with customers to help control costs, manage risk and reach effective resolutions.

Influencing the market on behalf of customers.

Beyond individual claims, we represent our customers at an industry level through active participation in key forums and committees, helping to shape best practice and improve claims outcomes now and in the future.



91%

of brokers agree that it's easy to make a claim with Intact Insurance.

98%

of brokers agree that Intact Insurance provides the expertise needed to resolve claims smoothly and successfully.

Source: Broker Voice survey 2025

What next?

[Find out more about Commercial Casualty claims](#)

Our Claims Charter sets out what brokers and customers can expect from us. These are the standards we hold ourselves to when it matters most.

[Read our Claims Charter](#)