



Commercial Lines Claims.

Expertise when it matters most.

To us, claims is more than a process. It's our commitment to customers to get them back on track. We give brokers the knowledge they need and customers the support they expect.



Expert people, empowered to deliver the right outcome.

With our extensive team of UK based claims experts, covering every claims function, we offer the breadth of experience and depth of industry knowledge to understand customers' businesses, supported by comprehensive training and empowered with the authority to make fair, timely decisions.

Built for responsiveness, we work to clear service standards, including post and email responses within 3 days, a 20-second call answer time, and a digital portal for Property and Motor claims tracking. Once a loss is reported, a nominated claims handler will be in touch within 24 hours, with next steps and guidance, achieving over 90% adherence to our First Notification of Loss (FNOL) service standards.



With you at every stage of a claim.

Before:

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

- We invest time understanding brokers, customers, and what matters most to them. Exploring our full capabilities so we're fully prepared before the first claim arises.
- Our Claims Account Management team brings together experienced insurance professionals focused on delivering a claims service that fits your customers' business.
- We can help reduce risk with access to Risk Assist providing practical guidance and tailored insight.
- Before and during your claim, our counter-fraud specialists use advanced technology, analytics, and industry insight to help protect your customers' business, reputation, and premiums.

When:

Fast mobilisation. Clear ownership. Expert handling.

- Easy claims notification to UK claims teams by phone, email or our 24/7 online portal for Motor and Property.
- A nominated claims handler takes ownership from start to finish, providing clear guidance, regular updates, and maintains momentum from day one.
- Payments can be made within 2 hours of settlement, with a focus on minimising operational, financial, and reputational impact.

After:

Our relationship doesn't end when the claim closes.

- We can provide meaningful Management Information (MI) and reporting aligned to your customers' risk management needs.
- Where possible, we use claims insights and lessons learned to help your customers reduce the risk of recurrence.
- Claims history analysis is available on request to identify trends and support future business mitigation.

Expertise that sets us apart.

A Loss Adjusting team designed for property.

By keeping our Loss Adjusting service in-house, we aim to deliver a consistently high-quality claims experience. This enables us to provide fast, expert support - making contact within 4 hours to assess damage - and act with authority to settle and pay claims.

Expert Motor claims solutions.

Our in-house Motor Engineering team brings extensive experience and a focus on rapid, fair settlement. Partnering with Fix Auto UK gives customers access to a nationwide network of over 150 approved repairers, achieving an average key-to-key time of 14 days. Fix Auto UK's 'Excellent' 4.7-star Trustpilot rating*, based on more than 20,000 reviews, reflects the consistently high standard of service provided.

Fast-track settlement.

Our fast-track claims facility enables quick, straightforward settlement for eligible claims. For suitable Commercial Property, and CE&RE claims up to £5,000, and Cargo up to £10,000, we use minimal but essential information to validate cover. This allows us to respond within 48 hours and make payment within five days of receipt of documents, using the customer's preferred payment method.

*As of June 2026



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

Track and manage claims whenever you need to with our online portal.

Submit, track and manage Property and Motor claims from one platform - with real-time updates and direct access to UK claims handlers via Live Chat.

[Sign in or create an account](#)

What next?

[Find out more about Commercial Lines 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](#)

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