



# Factsheet: Wholesale International Casualty.

Intact Insurance Wholesale International Casualty (WIC) specialises in providing liability insurance and reinsurance solutions for single territory risks, home foreign placements and international (non UK parent) accounts. Our focus is on supporting wholesale brokers in placing risks into the London Market that require technical underwriting insight, flexible structuring and a pragmatic, commercial approach. We aim to help brokers find solutions for complex or hard to place casualty exposures.

Our distribution model is built around wholesale broker partnerships, supported by transparent communication and a deep understanding of the dynamics of London Market trading.



## We provide tailored casualty solutions including:

- Third party bodily injury and property damage
- Worldwide product exposures
- Pollution and environmental risks
- Crisis and recall costs
- Contractual liability
- Access to risk engineering
- Global claims expertise for in territory complex losses

Our underwriting appetite is intentionally flexible, adaptive and commercially minded. We are not rigid in our approach. Instead, we work with wholesale brokers to understand the nuances of each submission and explore solutions that reflect real operational realities.

We provide casualty solutions for internationally domiciled risks and can support accounts with significant UK or US export or operational exposures. While our current focus remains on international and non-UK-domiciled accounts, we work closely with brokers to develop solutions for complex or hard-to-place risks that benefit from London Market expertise.

The following sectors align with our underwriting expertise and our ability to deliver robust, globally aligned casualty solutions for diverse operational and product related exposures:

- Industrial & Energy
- Consumer & Services
- Transport & Logistics
  - International Rail Specialist
  - Toll Road Operators, including Constructions & Maintenance
- Technology & Telecoms
- Food & Agriculture
- Education & Public Sector
- Religious Bodies
- Security & Waste Management
- Hospitality & Hotels
- Mining & Metals
- Manufacturing / Engineering
- Utilities, Transmission and Distribution

## Appetite coverage.

### Direct & Reinsurance solutions

- Primary
- Excess of Loss
- Faculty Insurance
- Surplus lines capacity (where applicable)
- Fronting Solutions

### Portfolio & Territorial Scope

- Single territory risks placed into the London Market
- Home foreign placements (non UK operations placed into London)
- International Global programmes with a non UK parent

### Coverage Types

- General Liability
- Products Liability
- Public Liability
- Employment Liability (not standalone)
- Environmental Liability (not standalone)
- Product Recall (not standalone)
- Abuse and Molestation (not standalone)
- Contractual Liability (not standalone)
- Specialist extensions (as applicable)

### Wording

- Lloyd's PC Wholesale wording or local equivalent as required



# The Intact Insurance difference.

Global reach, **local expertise.**



## Knowledge that takes your business further.

Our team brings expert understanding of your sector’s risks. From industry specialists to risk consultants, they help match our service to your evolving needs.



## Partnerships that make the difference.

We act as an extension of your business. This means we’ll work with you to shape and deliver an effective insurance solution and risk management strategy.



## Solutions that are grounded in reality.

We strive to deliver pragmatic solutions based on your budget, current situation and future plans. We aim to help you save your business time and money; protecting your people, your reputation and your bottom line; and keeping your business moving.

## Financial security.

Agency	Financial Strength
AM Best	A
DBRS	AA
Fitch	AA-
Moody’s	A1

## Why Intact Insurance.

**Intact Insurance offers integrated global propositions for brokers and customers with more complex international risks. Our specialty lines business spans across more than 20 verticals in four distinct markets - U.S., Canada, U.K., and Europe. With access to more than 70% of the global specialty lines market, the ability to write business in more than 150 territories, and 130 global network partners. We have the expertise and capacity to successfully manage global specialty needs.**

Our teams focus on businesses both in the UK and globally. Using their knowledge and experience to understand the needs of your clients and provide quality insurance solutions and specialist advice and guidance.

To meet the growing needs of multinational organisations seeking a single-sourced insurance programme, we provide a solution to simplify their protection. Our global programme is designed with the aim to meet their expectations in terms of costs, coverage and compliance.

Clients can rely on us, as a reputable multinational insurer. We have the local knowledge and global experience to coordinate requirements, from country to region and structure insurance solutions that protect their global operations.

## Contact information.

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