



Customers

Intact Insurance has been providing insurance for over 300 years. We insure over 2.8 million policies in the UK, providing our customers with a range of products.

We are committed to going the extra mile for our customers. A satisfied and loyal customer base is core to our business. We aim to:

- Deliver consistent and reliable levels of customer service
- Act with integrity, due care, and diligence
- Communicate openly, honestly and with sensitivity and understanding
- Listen to our customers
- Handle complaints fairly and promptly
- Respect our customers' rights to privacy and confidentiality
- Protect our customers and our business from fraud

Our approach to handling customer complaints

Unfortunately, as with any other business there are times when customers feel we have not met their expectations.

We take all complaints very seriously. Every complaint is different, and we deal with each one on its merits. We have robust processes in place to ensure we handle all complaints fairly and in a timely manner. We also use the lessons learnt from previous complaints to amend our processes and to improve our customer service.

Complaints Information

The table below contains information about the complaints we received during the period 1st July to 31st December 2025 and the standards we achieved in handling these complaints from receipt to resolution. The data refers to the complaints we received from customers of all UK companies that form part of Intact Insurance. These include Royal & Sun Alliance Reinsurance Limited, The Marine Insurance Company Limited, and the brand names RSA, Royal & Sun Alliance, MORE TH>N, and MORE TH>N Business.

	No of complaints opened per 1,000 policies in force (as at end of reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	2.01	5,765	6,049	36%	56%	56%	Delays / Timescales

The above figures represent a very small percentage of our customer base. Of approximately 2.8 million policies in force with Intact Insurance for the period 1st July to 31st December 2025, a complaint arose in only 0.2% of cases.

If you have any questions about the above complaint information, then please let us know. You can find out how to get in touch with us by clicking on the "Contact Us" link on the Home Page.