



Confidence built on expertise

A trusted partnership for complex corporate risks.



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As businesses grow, adapt and evolve, the risks they face become broader, more interconnected and, at times, more complex to navigate.

Evolution brings opportunity, but it also increases the need for clarity and confidence in how those risks are understood and managed to protect balance sheets from significant losses. As customer expectations grow, so too does the importance of having the right partnership to support financial protection, one that can combine risk insight with insurance expertise, alongside a way of working that builds confidence from the outset.

That's where we can help.

At Intact Insurance, we work alongside you. We immerse ourselves in the detail of your customers' businesses to build a deep understanding of their strategy and how they operate, so we can support both their current needs and future ambitions.

Working together with you, we combine our expertise and your judgement to break down complex risks, ensuring they are properly understood and effectively catered for.

This gives your customers reassurance that they are in safe hands with specialist support if those risks become a reality.

What sets our approach apart is how we bring our expertise together, aligning underwriting, claims and risk specialisms so decisions are made with a clear view of how a programme will be managed in practice.

This allows us to respond with the focus, flexibility, and understanding needed to support more complex requirements, from the outset and as those needs develop.

Supporting you and your customers

Every customer is different.

Their operations, ambitions and risks rarely fit into a standard model. Our approach reflects that. We shape how we work around you, your customer and the risks they face, rather than expecting them to fit a predefined structure.

What you can expect

A deeper understanding from the outset

We take the time to understand the business behind the risk, how it operates, where it is evolving and what matters most.

This depth of understanding allows us to support not just the immediate requirement, but the wider context in which the business is operating. It helps ensure the programme and wrap-around support keep pace with how the business is developing.

Your insight and our expertise, together

Your knowledge of the customer is central. We bring the insurer expertise. Together, we build a sharper view of what your customer needs and how their risks can best be supported.

A way of working that adapts to the risk

We adapt how we engage depending on the customer, relationship and complexity involved, ensuring our approach remains proportionate, relevant and effective.

Joined-up thinking from the outset

We align underwriting, claims and risk insight early in the process. This helps to ensure that decisions are made with a full understanding of how risks will be managed in practice, supported by industry experts and insight from across disciplines.

Global co-ordination with local expertise

Through our Global Network, we combine global co-ordination with local expertise, helping simplify multinational insurance programmes while providing access to local market knowledge, regulations and territorial practices.

Accessible and responsive engagement

We aim to make it easy for you to engage with the right people at the right time, enabling informed decisions, direct engagement and a smoother experience overall.

What makes us different

- The strength of the working relationship we build with you and your customer
- Deep understanding of the people and businesses we work with
- The expertise and judgement applied to complex risks
- The ability to bring disciplines together early and continuously
- A way of working that adapts to the customer rather than follows a fixed model
- Complex and high-value claims are managed by our dedicated Major Loss Unit.

“They are swift, prompt, and receptive, they’re always looking at how can we do things.”

About Intact Insurance

Intact Insurance is part of Intact Financial Corporation, a leading global insurer with a strong presence across North America, the UK, Ireland and Europe.

Over 
\$24bn
in annual premiums.

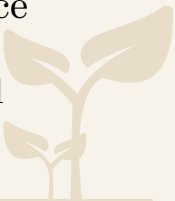
31,000
employees globally across
350+ offices

Global Network across
150+
territories.

With local expertise across
 **130**
Global Network partners.

Top five Commercial Lines insurer in the UK.

£2.7bn
UK business, with
an ambition to grow
to £5bn by 2030. 

Growing presence
across both
Commercial and
Specialty Lines. 

One of the
largest property
and casualty
insurers
globally. 

Clear **ambition**
to further expand
our support for
more complex
risks. 

Our purpose is **simple**:

To help people, businesses and society prosper in good times and be resilient in bad times.

Our credentials:

- **Recognised by brokers and the wider market.**
Number one insurer for commercial claims, voted by our brokers in 2025.
- **Independent validation of underwriting and service quality.**
Gracechurch UK Underwriting Service Quality Marque recipient.
- **A high-performing and engaged organisation.**
Mercer UK Best Employer 2025.

[Find out more](#)

[Find out more](#)

[Find out more](#)

Financial strength ratings:

AM Best	A+
Fitch	AA
Moody's	A1

Working together in practice

For complex risks, successful outcomes depend on how we work together.

Our approach is built around a close, ongoing relationship between you, your customer and our experts, creating a clear structure for engagement, decision-making and delivery.



A clearly owned and accountable relationship

You have a defined point of ownership across the relationship: a team who understands your customer, coordinates expertise and takes responsibility for supporting the relationship end-to-end. This extends across underwriting, claims and risk, supporting continuity and accountability throughout.

Direct access and efficient decision-making

We provide access to underwriters and decision-makers, enabling conversations to happen early and decisions to be made with the full context of the risk.

We'll support regular, structured conversations to review changes in the business, evolving risks, claims performance and future priorities, ensuring our approach remains aligned with customer needs.

Insight-led risk support

We recommend that Risk Consulting is integrated into how we support the relationship, whether it comes from us or from you. Our dedicated risk engineering expertise is there where you need it, aligned to your customer.

This helps ensure risks are better understood and assessed, supporting informed decisions at placement with the aim of reducing the likelihood of issues emerging over time.

A broad range of capabilities

We bring together a wide range of products and specialist capabilities to reflect the full scope of customer requirements.

Additional support and flexibility

Beyond our core capabilities and service model, we offer additional flexibility where appropriate.

This can include stability agreements, low claims rebates and risk management bursaries, helping support longer-term relationships and aligned outcomes.

“They have easily contactable and knowledgeable underwriters/decision-makers which puts them ahead of most of the other insurers we deal with.”

Risk appetite and where we can help

For customers with more complex risk profiles, exposures often span multiple sectors, territories and coverage requirements.

We bring together the expertise needed to support those risks – aligning capabilities where required and structuring cover in a way that reflects how the business operates.

This ensures coverage is aligned to real exposures, rather than a simplified or fragmented view of risk.

If your customer operates in one of these sectors, it is likely we are already supporting businesses with similar complex needs.



Agriculture – for example, farming operations, agricultural contractors and agriculture-related businesses, including property, plant, machinery and specialist vehicle exposures.



Commercial and Industrial – for example, manufacturers, food and beverage businesses, processors, distributors, wholesalers, warehousing operations and other trading businesses across a broad range of industries.



Chemical & Pharmaceuticals – including chemical manufacturers, specialty chemical producers, pharmaceutical manufacturers, laboratories and related supply chain operations.



Construction & Engineering – such as construction projects and engineering activities across different built environments.



Leisure, Retail & Hospitality – including hotels, restaurants, pubs, leisure venues, retailers and associated service providers.



Marine – including cargo, freight, ports, terminals, marine trades, commercial vessels and transport-related exposures.



Non-Profit Organisations – for example, charities, foundations, educational organisations, membership bodies, social enterprises and trustee-led organisations.



Professional & Financial Services – such as advisory firms and financial institutions.



Property & Real Estate – including wholesale, landlords, commercial and residential property portfolios.



Renewable Energy – for example, solar, wind, hydro and other renewable technologies.



Transport and Logistics – including rail, road haulage, fleet operations, warehousing, distribution and the movement of goods across supply chains.

Risk appetite and **where we can help** (continued)

Supporting customers across the sectors outlined on the previous page typically involves bringing together a range of risk and insurance programmes.

“Really **knowledgeable** underwriters, no question too complex.”

This includes, for example:

 Accident, Health and Travel.	 Casualty	 Commercial Combined	 Construction
 Cyber	 Engineering	 International Property and Casualty	 Marine and Cargo
 Motor Fleet and Motor Trade	 Professional Indemnity and Financial Lines	 Property and Business Interruption	 Property Owners and Real Estate
 Renewable Energy	 Super Yachts	 Surety	 Trade Credit

A customer's programme will usually draw on a number of these products, combined to reflect the full scope of their risk. The list above is not exhaustive - we'll work with you and your customer to bring together the right combination, drawing on a broader set of capabilities to design cover that fits each business.

Local expertise with global capabilities

Our flexible approach enables us to respond to the bespoke requests and complex scenarios that define many multinational insurance programmes.

For multinational organisations, there's no such thing as a one-size-fits-all insurance product. Identifying, organising, and delivering local insurance policies to meet their unique needs comes with a host of challenges. There's a wide spectrum of risks and regulations to factor in. In this environment, businesses need a global insurance programme that can help simplify the protection of all their local entities into a single-sourced programme.

That's where our **Global Network** comes in

A team of experts with global reach across more than 150 territories, combined with deep local expertise. We coordinate multinational requirements for each country and region while tailoring products to meet global coverage and compliance requirements.

Our flexible approach to coverage enables us to respond swiftly to the bespoke requests and complex scenarios that define many of these multinationals' insurance needs.

With comprehensive knowledge and experience of dealing with local markets, regulations, territorial practices and tax issues, our Global Network helps provide the security and peace of mind multinational customers need.



policy-issuing
International
locations



Belgium



Canada



France



Ireland



Netherlands



Spain



UK



USA



Claims that support your customer

Complex risks demand a tailored claims service that makes things simple. We combine deep expertise with responsive support, aiming to make it easy to work with us when it matters most.

A relationship-led claims approach

Claims Account Managers are involved from onboarding onwards, helping ensure our claims approach aligns with customer expectations from the outset. They act as a bridge between claims, risk, underwriting and trading, helping ensure each situation is understood in context, expectations are aligned and outcomes are managed effectively.

Prepared before it happens

Claims support starts before a claim arises, which is why underwriting, risk consulting and claims work as one to help prepare a customer before a loss occurs. Together we help understand priorities, reduce risk and ensure the right expertise is in place when needed.

End-to-end ownership

From straightforward claims through to major losses, experienced handlers take ownership from first notification through to resolution.

For larger losses, our Major Loss Unit provides dedicated expertise and clear accountability throughout.

Global reach, local access

For international claims, local teams understand local regulations, practices and language, helping claims to move as quickly and efficiently as possible.

Through our network in more than 150 territories, we retain UK oversight while leveraging local expertise.

Proactive claims management

We actively review claims performance and engage throughout the lifecycle, with the aim of helping to identify trends, support governance discussions and manage issues proactively rather than reactively.

Tools, data and visibility

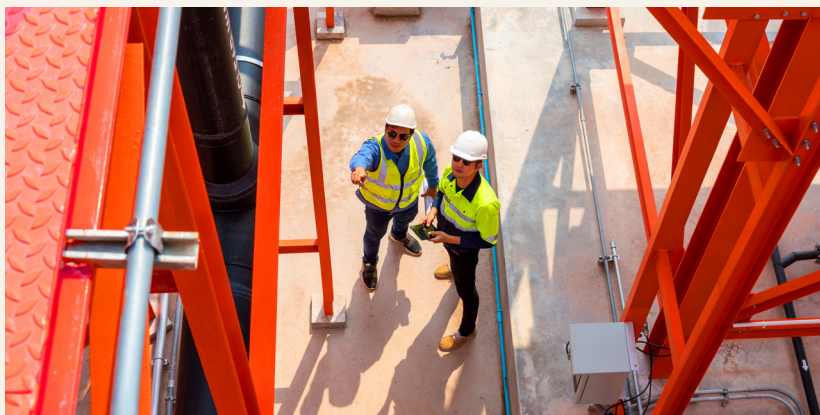
We complement our claims approach with digital and AI tools. We provide meaningful management information and reporting aligned to customer risk management needs, supporting informed decision-making and proactive claims management.



“They are very technically strong and have a fantastic claims service.”

Managing risk for your customer

Strong risk management helps customers become safer, stronger and more resilient.



Why it matters

Proactive risk management supports better outcomes for both you and your customer. It helps reduce loss, minimise disruption and improve long-term resilience, while supporting more informed decision-making and fewer, less severe claims over time.

Specialist expertise applied in practice

Our experience is drawn from industry as well as insurance risk engineering.

Our team spans multiple disciplines including engineers, safety practitioners, business continuity, fleet and marine experts. This breadth helps us provide deep technical insight tailored to customer needs.

We work alongside you and your customer to understand how risks operate in practice. Our approach is collaborative, complementing existing in-house capability and supporting stronger understanding across all parties involved.

A structured approach

- | | |
|--|---|
| 01 Analyse and evaluate: Understanding the business, its operations, and key exposures. | 02 Consult: Identifying opportunities to reduce risk and improve resilience. |
| 03 Recommend: Providing clear, practical, and prioritised actions. | 04 Implement: Supporting delivery through collaboration and appropriate expertise. |
| 05 Monitor: Tracking progress and embedding continuous improvement over time. | |

Tools, insight and visibility

RED provides a clearer view of complex risk data, bringing portfolio analysis, real-time risk data and risk assessment together in one place to support continuous risk improvement.

Risk Assist provides practical guidance, tools and training to support everyday risk management.

Flexible and tailored support

Our dedicated account consultant coordinates the risk engineering programme, from risk improvements through to project reviews, providing a consistent point of contact and a thorough understanding of customer risks and requirements.

“The professionalism, strategic oversight and commitment to continuous improvement demonstrated by the Intact risk management team, has been central to driving the success of this long-standing partnership forwards.”

Responsible business

We are committed to operating as a responsible insurer, supporting customers, broker partners and communities over the long term.

Supporting resilient communities

Through partnerships with organisations such as UK Youth and the University of Hull, we help strengthen resilience and support long-term sustainability.

Inclusive and diverse thinking

We are committed to creating an inclusive culture and have been recognised as a Mercer UK Best Employer 2025.

Supporting the transition to a changing climate

We help customers understand climate-related risks and identify practical actions to improve resilience and reduce disruption.



Working with you

If you would like to explore opportunities to work together,
please get in touch with your usual Intact Insurance contact.



“

They work with us to win business and
they're always willing to take a view.
They are flexible and competitive.

”

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