

Our claims service promise



Claims built on relationships

At Intact Insurance, we support you and your customers before, during, and after every claim - building relationships that last.

Before - Preparing for the unforeseeable

We invest time, getting to know our brokers and customers, and what's important to them

We explore with them the full range of our capability, so they are confident we're fully prepared for when the first claim is notified.

We leverage our Claims Account Management Team and our claims experts to tailor our claims solutions to meet their clients needs

During - Getting businesses back on track

Our claims teams are focused on settling claims as quickly and as fairly as possible.

Clear claim handler ownership from start to finish with rapid referral to the right experts when required, leveraging our in-house experts.

Operate to agreed service standards with a tailored approach to each claim.

After - Applying insights to limit reoccurrence

Access to tailored claims management information.

Where appropriate, engage the customer lessons learned and improve the risk management.

We continuously analyse claims history and trends to help inform clients and brokers

Making a claim is the most tangible reminder of the value of a good insurance partner and policy.

#1 for Commercial Claims



– Proven by Brokers

Market Leadership

“All things considered, which insurer to you consider provides the best Commercial Claims Service?”

28% of brokers rank us **#1** for Commercial Claims (RSA at the time of survey)

More than double Aviva and Allianz, and far ahead of Zurich and AXA

Trust the market leader to deliver exceptional claims handling - giving your customers the confidence they deserve.

Advocacy you can rely on

“Thinking about Intact’s (RSA at the time) performance, how likely would you to be to recommend Intact to a friend or colleague?”
(NPS scale)

45% of respondents scored us a 9 or a 10 out of 10 and are active promoters of us. +15 points vs 2023, and +7 points vs 2024.

77% of respondents scored us at 8 out of 10 or above

Build stronger partnerships and provide complete peace of mind—for you and every customer you serve.

Expertise you can trust

“How would you rate Intact (RSA at the time) for Expertise and Knowledge of Staff?”

91% of respondents overall rated us as OK, Good or Excellent.

Also, **83%** of respondents rated us a 9 or 10 out of 10 on a question on employee knowledge

Every claim managed by seasoned experts - assuring precision, care, and the best possible outcome.

Transforming claims to drive efficiency, expertise and recommendation

We aim to:

- **Deliver fast, fair settlements** through expert triage, milestone tracking, and supplier performance reviews — ensuring claims are resolved efficiently and transparently.
- **Strengthen our in-house capabilities** by internalising Loss Adjusting and Legal Services, with plans to expand into Forensic Accounting — enabling greater control, consistency and quality.
- **Deploy specialist solutions** from suppliers for Commercial Motor and Property, including tailored networks for glazing, flooring, restoration and recovery — with a Building Repair Network in scope for 2026.
- **Enhance training and surveying expertise** with improved CVs, SLAs and internal referral pathways — supporting better outcomes for complex and high-value claims.
- **Support business continuity** through swift decisions and prompt payments, leveraging direct access to Underwriting and Policy detail.
- **Scale capacity during surge events** via seamless collaboration with external partners — maintaining service continuity and responsiveness.



Benefits for your customers:

- **A hands-on approach** from our internal experts with systems access and decision-making authority.
- **Faster resolution and settlement** through early identification of key issues and detailed action plans.
- **Economically sound outcomes** that protect financial and reputational interests.

Combining expertise, speed and authority to keep your customers' businesses moving.

Digital claims technology that simplifies, accelerates and empowers

Digital experiences



- **Instant access to claims services** - customers and brokers can notify claims, upload documents, and track progress online, reducing delays and admin.
- **Real-time updates and alerts** - stay informed at every stage, with automated notifications and customisable communications that suit your workflow.
- **Flexible contact options** - choose between live chat or phone support, ensuring help is available when and how you need it.

Streamlined processes



- **Faster claims resolution** - digital FNOL and analytic triage tools identify complex claims early, enabling quicker action and fewer handoffs.
- **Accelerated payments** - Guidewire-enabled claims are paid in just 2 hours, compared to 5 days previously, helping customers maintain cash flow.
- **Reduced manual effort** - fewer calls and emails mean more time for you to focus on your customer relationships and business growth.

Unified data



- **Single integrated platform** - 33+ connections to specialist applications (like Audatex for Motor) streamline data exchange, cut manual work, and link directly to our portal - making claims faster, simpler, and more accurate for you and your customers.
- **Consistent experience across claims** - whether Property or Motor, you and your customers benefit from a unified, predictable journey.
- **Enhanced insight and reporting** - centralised data enables tailored claims reporting and insight for you and your customers.

Combining digital innovation, speed and simplicity to deliver a better experience for Motor and Property claims.