



Make it Intact

Strategic overview

Pages 3 to 14

Balance sheet strength & capital management

Pages 15 to 18

Social impact

Pages 19 to 22





Strategic overview

Canada's largest provider of P&C Insurance



Our Purpose

We are here to help people, businesses and society prosper in good times and be resilient in bad times.

Our Values

Our Values guide our decision-making, keep us grounded, help us outperform and are key to our success.



Integrity

Be honest, open and fair
Set high standards
Stand up for what is right



Respect

Be kind
See diversity as a strength
Be inclusive and collaborate



Customer-driven

Listen to our customers
Make it easy, find solutions
Deliver second-to-none experiences



Excellence

Act with discipline and drive to outperform
Embrace change, improve every day
Celebrate success, yet remain humble



Generosity

Help others
Protect the environment
Make our communities more resilient

Our Core Belief

People are at the heart of our organization – and of our success.

How we do things is just as important as what we achieve.

We are a purpose-driven company based on values and a belief that insurance is about people, not things.

Who we are

Intact is the largest provider of P&C Insurance in Canada, a leading specialty lines Insurer with international expertise and a leader in personal and commercial lines in the UK and Ireland



Multi-channel distribution

BROKER CHANNEL



DIRECT CHANNEL

belairdirect.



123.ie

AFFINITY



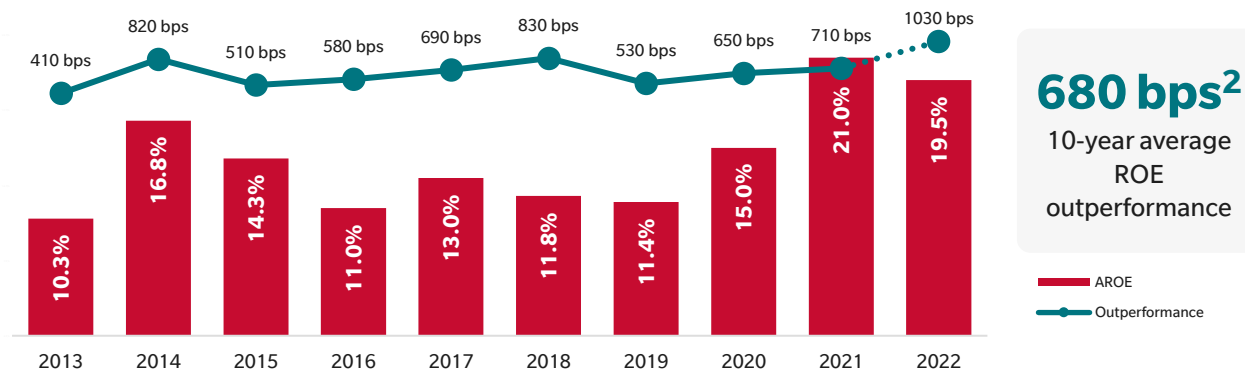
DISTRIBUTION



A strong track record

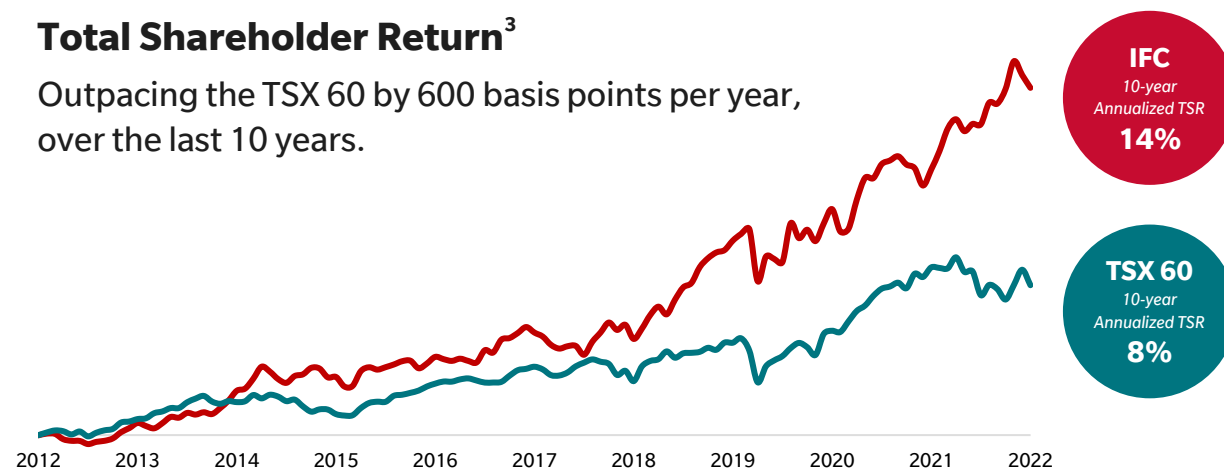


ROE^{1,2} outperformance

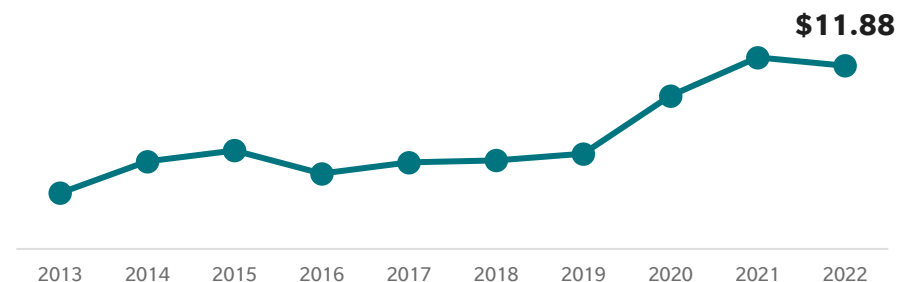


Total Shareholder Return³

Outpacing the TSX 60 by 600 basis points per year, over the last 10 years.



Net operating income per share¹ over time



+24%

NOIPS 3-year CAGR

+16%

NOIPS 5-year CAGR

+9%

NOIPS 10-year CAGR

NOIPS expected to grow by 10% per year, over time.

Dividend growth

Dividend of \$1.10 per share in Q1-2023
18 consecutive increases since our IPO

+10%

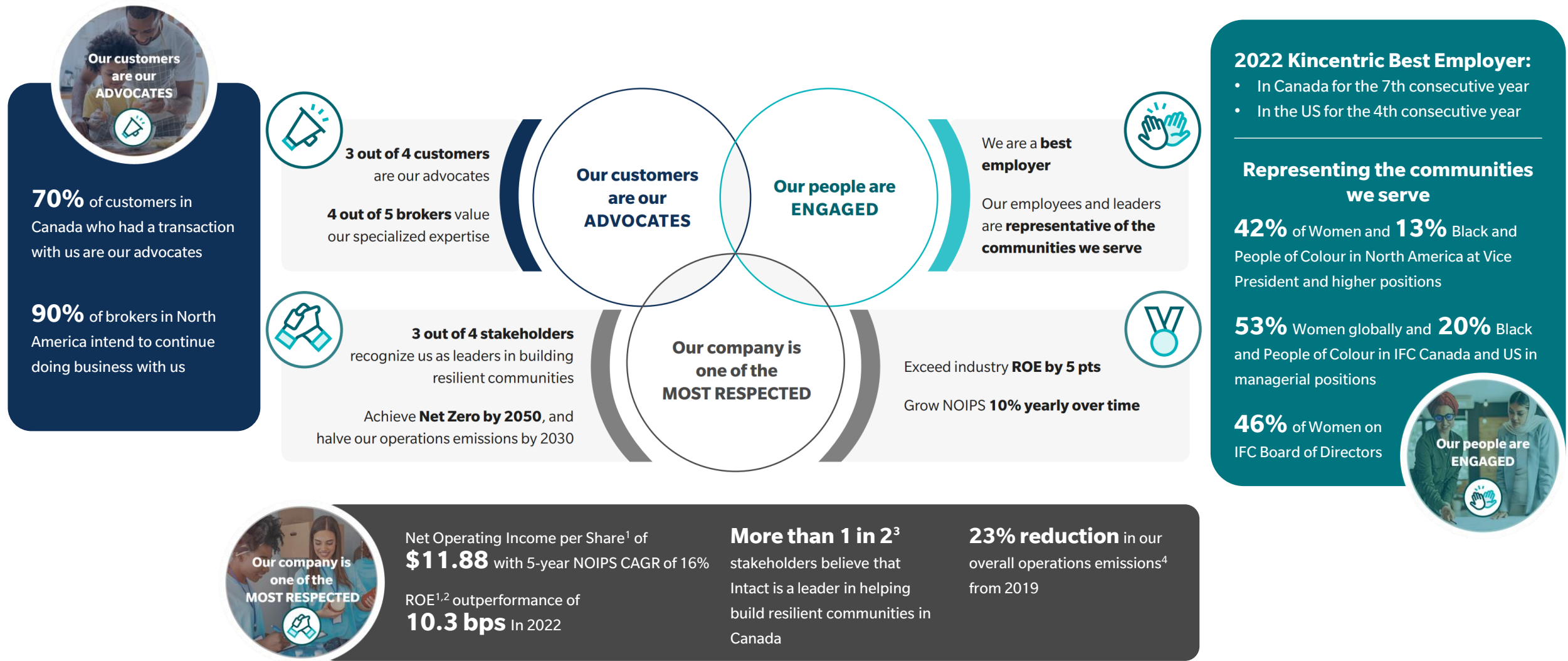
Dividend 10-year CAGR

¹ These are non-GAAP financial measures. See Section 23 – Non-GAAP and other financial measures of the Q1-2023 MD&A for the definition and reconciliation to the most comparable GAAP measures.

² Intact's ROE corresponds to an adjusted return on equity (AROE), which is more comparable to the industry. 2022 ROE outperformance includes estimated UK industry ROE. Final 2022 outperformance will be available later in Q2-2023.

³ This graph compares the total cumulative return of \$100 invested in Common Shares of the Company with the total cumulative return of the S&P/TSX, assuming the reinvestment of dividends..

What we are aiming to achieve



¹ These are non-GAAP financial measures. See Section 23 – Non-GAAP and other financial measures of the Q1-2023 MD&A for the definition and reconciliation to the most comparable GAAP measures.

² Intact's ROE corresponds to an adjusted return on equity (AROE), which is more comparable to the industry. Final 2022 outperformance will be available in Q2-2023.

³ Intact's Resilience Barometer, launched in Canada this year, measures our social impact performance through feedback from key stakeholders. See the 2022 Social Impact and ESG Report for more details.

⁴ Including Scope 1, Scope 2 and Scope 3 business travel.

Our strategic roadmap



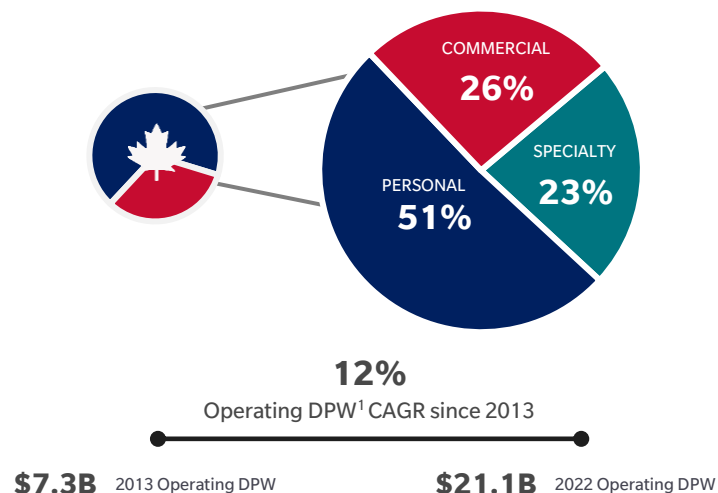
* Based on a weighted-average ROE benchmark of leading P&C insurers in Canada, UK&I.

**10%
NOIPS
GROWTH**
ANNUALLY
OVER TIME

16% annual NOIPS growth over the past five years

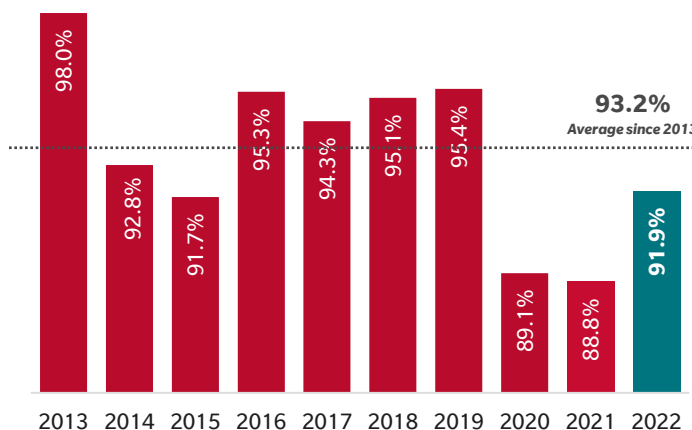


Robust premium growth



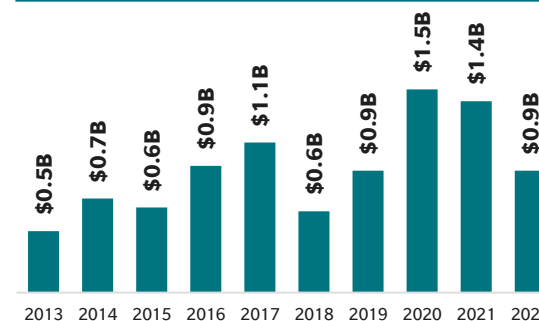
Strong underwriting performance

IFC Operating Combined Ratio^{1, 2}



Strategic capital deployment

Over **\$9B** of total capital
generated since 2013



Close to **\$17B** of total capital
deployed since 2013

M&A ³	\$11.0B
Organic Growth	\$1.1B
Dividends	\$4.4B
Buybacks	\$0.3B

SCALE
IN DISTRIBUTION

DIGITAL
ENGAGEMENT

DATA
ADVANTAGE

DEEP
CLAIMS EXPERTISE

¹ Operating DPW and Operating combined ratio are non-GAAP measures. For more details please see section 23 – Non-GAAP and other financial measures of the Q1-2023 MD&A, available on www.sedar.com.

² Operating combined ratios from 2013 to 2022 shown on IFRS 4 basis.

³ Includes P&C Insurance, Distribution and Ventures.

Outperformed industry ROE by 750 bps over the past five years¹



Global leader in leveraging data and AI for pricing and risk selection

Deep Claims expertise & strong supply chain network

Strong capital & investment management expertise

Loss ratio outperformance in all our Canadian lines of business¹



+ 136 bps

INVESTMENT
MANAGEMENT
5-YEAR AVERAGE
OUTPERFORMANCE¹

+ 19%

M&A INTERNAL
RATE OF RETURN²

+ 360 bps

CONTRIBUTION TO
ROE OUTPERFORMANCE
OVER THE PAST FIVE YEARS¹

+ 390 bps

CONTRIBUTION TO
ROE OUTPERFORMANCE
OVER THE PAST FIVE YEARS¹

RSA acquisition: the strategy accelerator



Expand our leadership position in Canada

Strengthen our leading position in UK & Ireland

Build a specialty solutions leader

Financially compelling

- **IRR** nearing **20%**, above initial projections
- We remain on track to realize **\$350 million of pre-tax annual run-rate synergies within 3 years.**
 - As at March 31, 2023, we estimate that our annual run-rate was at **\$285 million**
- RSA contributed **16% accretion to NOIPS** over the last 12 months, on track to reach approximately 20% in 2024

De-risking the transaction further

- **Exited UK Personal Lines Motor** to further optimize UK footprint.¹
- Removed pension exposure by fully insuring RSA UK defined benefit pension liabilities with PIC.²
- Sold 50% shareholding in **RSA Middle East** to National Life & General Insurance company³.
- Repaid debt using proceeds from the **sale of Codan Denmark**⁴.
- **Reduced earthquake exposure by ~40%**, partly by winding down CNS operations.
- Purchased **adverse development cover** of **£500 million** of UK&I claims liabilities for 2020 and prior years.

¹ IFC and RSA announced the exit from UK Personal Lines Motor on March 28th, 2023. UK Motor results will be reported in Exited Lines Q1 2023 onwards.

² Intact Financial Corporation, RSA UK Pension Trustees and Pension Insurance Corporation plc (PIC) announce £6.5 billion UK pension buy-in agreement on February 27, 2023

³ RSA Insurance Group Ltd completed the sale of shareholding in RSA Middle East to National Life & General Insurance Company on July 7, 2022.

⁴ Intact Financial Corporation and Tryg A/S completed the sale of Codan DK to Alm. Brand A/S Group on May 2, 2022.

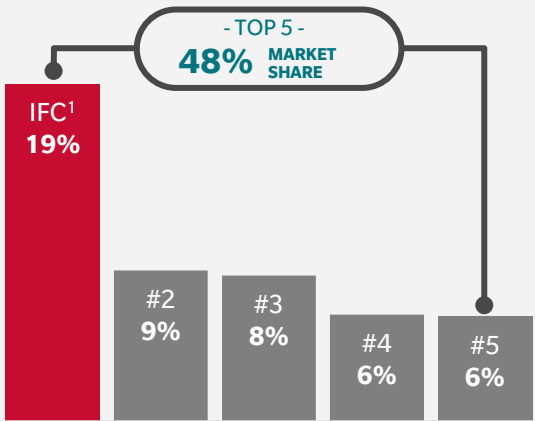
Expand our Leadership Position in Canada

Capitalize on our clear scale advantage in a fragmented market

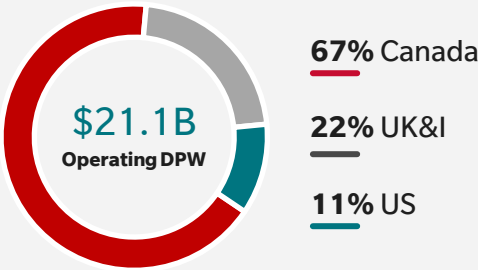


- Leading customer experience
- Scale in distribution
- 3 out of 4 customers digitally engaged
- Further consolidation in Canada

Leader in a fragmented Canadian market

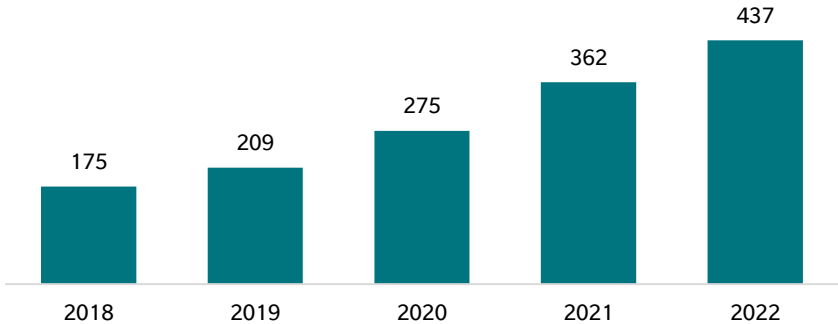


Canada remains at the core of our business

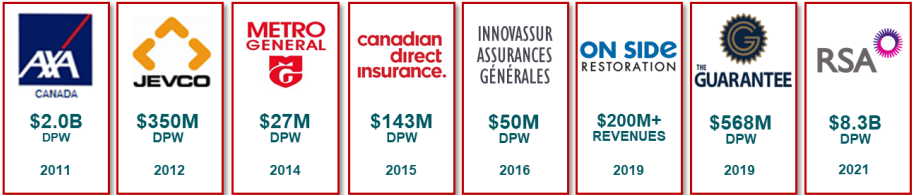


Distribution income² adds a strong and diversified earnings stream that supports our ROE objectives.

CAGR (2017-2022): 16%



Proven Consolidator in Canada



¹ Industry data: pro forma including RSA, IFC estimates based on MSA Research Inc. as of December 31, 2022.

² Distribution income is a non-GAAP measure. For more details please see section 23 – Non-GAAP and other financial measures of the Q1-2023 MD&A, available on www.sedar.com.

Build a Specialty Solutions Leader

Capitalizing on a vast market opportunity, while maintaining a sub-90 operating combined ratio

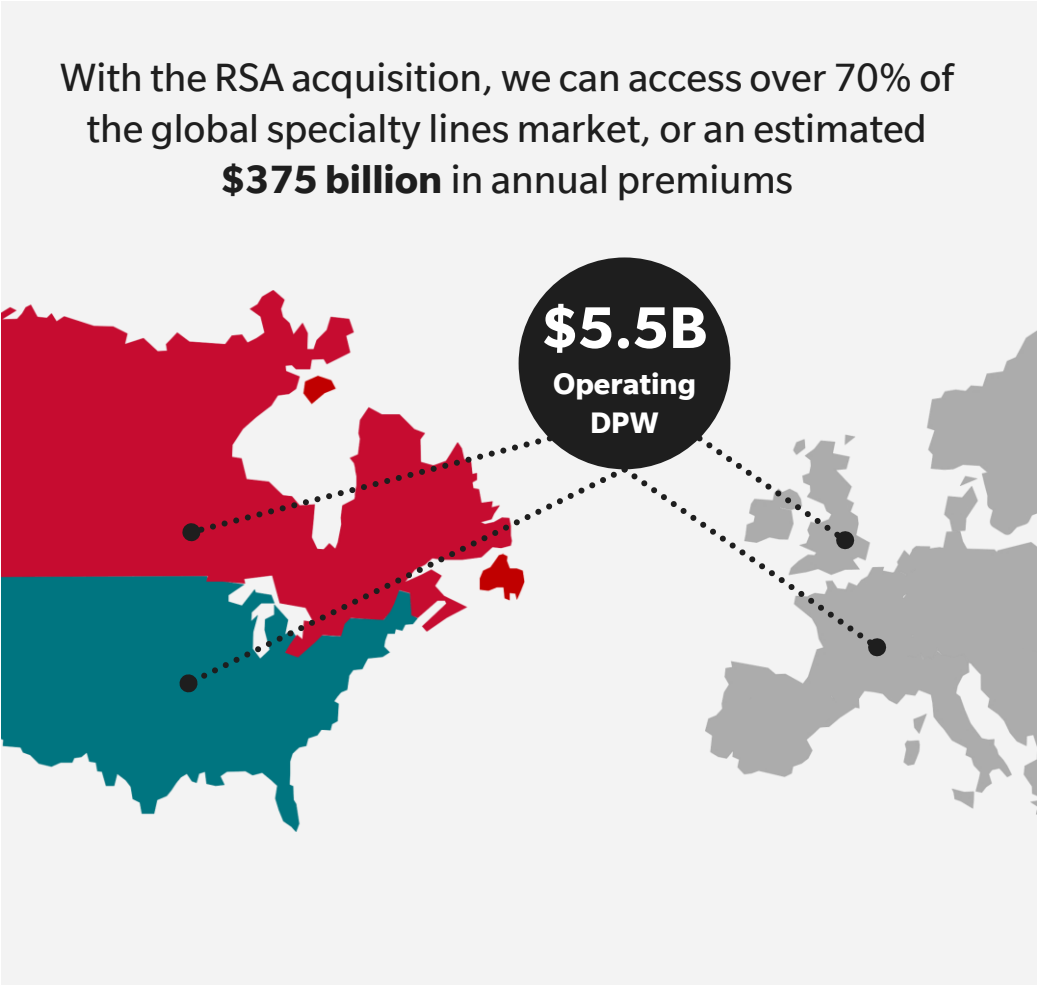


Specialized customer value proposition

Profitable & growing mix of verticals

Expand distribution

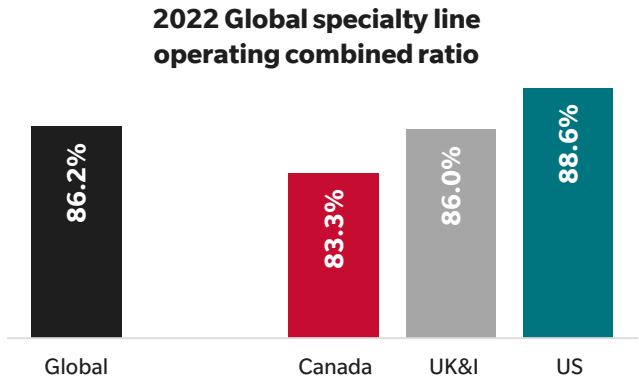
Consolidate fragmented market



Leading global franchises in **marine and specialty property**

Diverse but targeted product offering, greatly enhanced through the acquisition of RSA

Global Network facilitates placement of tailored, multinational insurance programs allowing us to **better service customers globally**



Strengthen Our Leading Position in the UK & Ireland

Leverage RSA's strong brands and scale positions to build outperformance

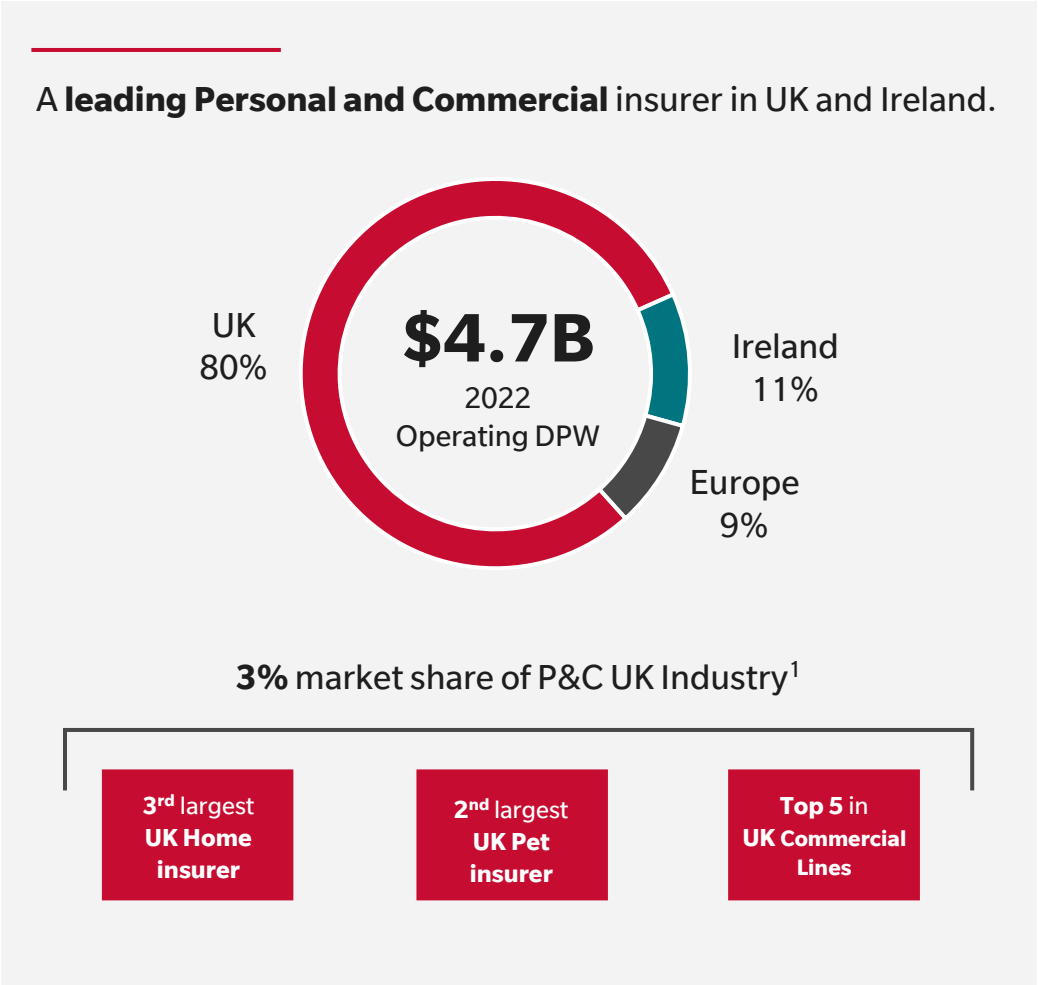


Leading customer experience

Optimize underwriting for outperformance

Expand broker (CL) and direct (PL) distribution

Responsive and agile technology and operations



Achieve a low 90s combined ratio by applying our risk selection and claims management expertise

Attractive commercial portfolio to share our successful operating model

Leverage our customer driven and digital advantages in personal lines

UK & INTERNATIONAL
2022 Operating DPW
by lines of business

38%
Personal lines

62%
Commercial & Specialty lines

Leading Home and Commercial Businesses

Well-recognized RSA Brands

No Exposure to UK Motor as of 2023

¹ Based on 2021 data from the Association of British Insurers ("ABI"). Excludes Lloyds of London.

Our ambitions are clear



Personal lines: High 90's	Commercial lines: Low 90's
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Personal auto: Sub-95	Personal property: Sub-95	Commercial lines: Low 90's
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Low 90's

Medium to long-term ambitions

Profitable Growth	Low 90's performance	2024
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DPW: \$20B	5pts CR outperformance	2027
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DPW: \$10B	Sub-90 performance	2030
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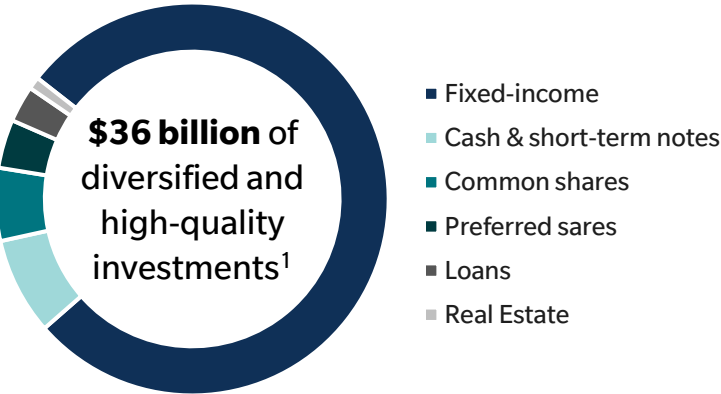
Balance sheet strength & capital management

Maintaining a strong balance sheet



High quality investment portfolio

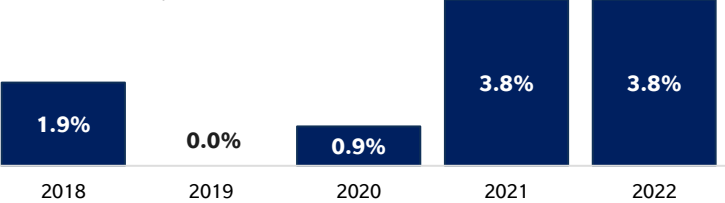
Conservative investment strategy underpins balance sheet strength



- 81% of fixed-income portfolio rated 'A-' or better
- Average duration of 3.4 years
- Preferred share portfolio rated 'P2'

Prudent reserving practices

PYD ratio² (2018-2022)
(as a % of net earned premiums)



10-year average favourable PYD ratio
3.5%

- PYD can fluctuate from quarter to quarter and year to year and, therefore, should be **evaluated over longer periods of time.**
- Favourable PYD** expected to be in the **2%-4% range** over the medium term under IFRS 17

Strong capital base

Total Capital Margin³

\$2.8B

Total capital margin is maintained to ensure a **very low probability** of breaching company action levels.

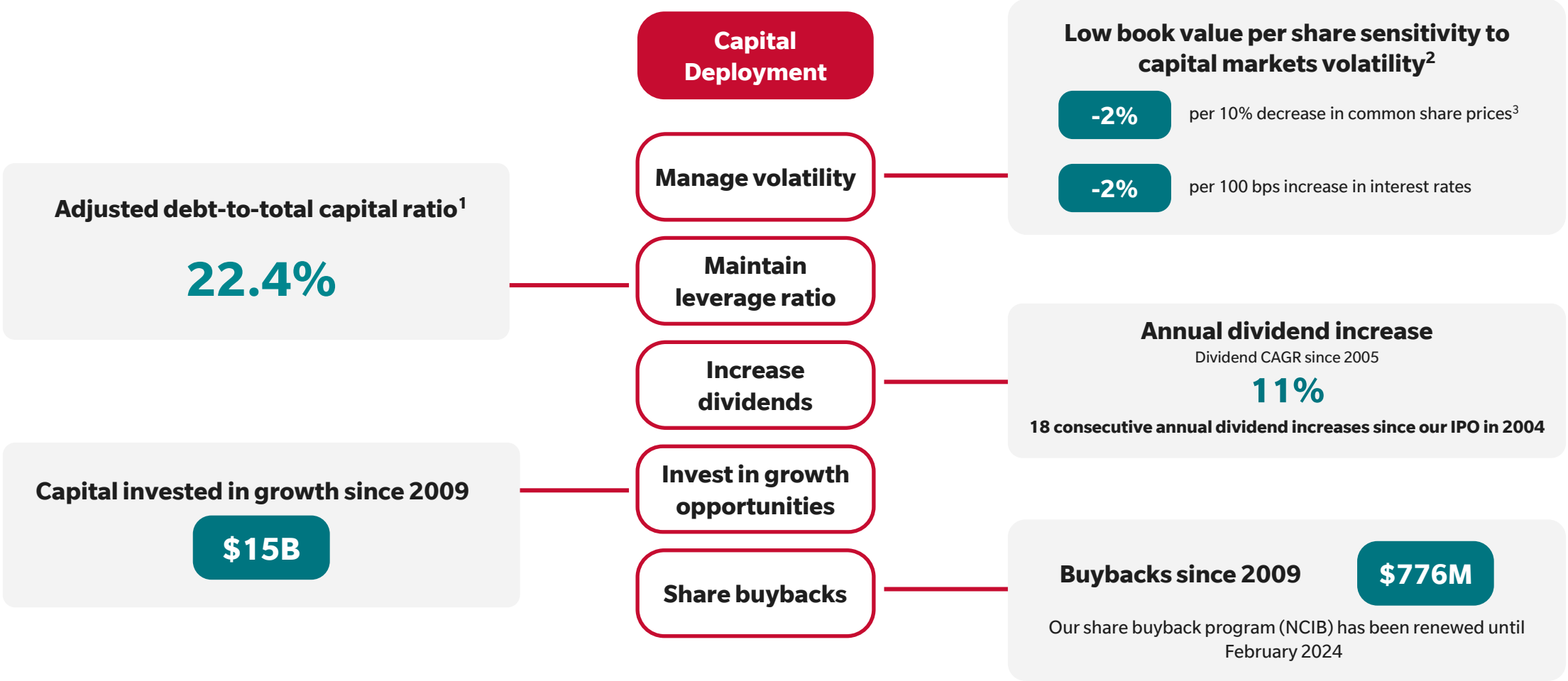
All our regulated P&C insurance subsidiaries are well capitalized by jurisdiction.

Regulatory capital ratios³

MCT	SRC	RBC
210%	177%	406%

¹ As of March 31, 2023. See Section 18 – Investments and capital markets of the Q1-2023 MD&A for more details
² Includes the impact of Corporate reinsurance. PYD shown under IFRS 4 for comparative purposes.
³ As of March 31, 2023. See Section 20.2 – Maintaining a strong capital position of the Q1-2023 MD&A for more details.

Proven and consistent capital management strategy



¹ Adjusted debt-to-total capital ratio is a non-GAAP financial measure. See Section 23 – Non-GAAP and other financial measures of the Q1-2023, available on www.sedar.com. Data as of March 31, 2023.

² See to Section 22 – Sensitivity analysis to market risk of the Q1-2023 MD&A for more details. Data as of March 31, 2023.

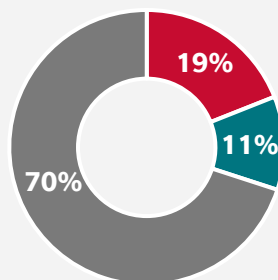
³ Including the impact of common shares (net of any equity hedges, including the impact of any impairment) or investment property related to the defined benefit pension plan.

Significant opportunity for further M&A



CANADA:
Focus to expand our leadership position

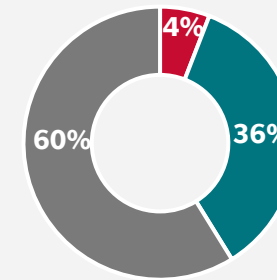
Underwriting: fragmented market to consolidate



- IFC
- Mutual (top 50)
- Adressable market

10-15 pts
of industry share expected to trade hands

Distribution: significant opportunity to expand

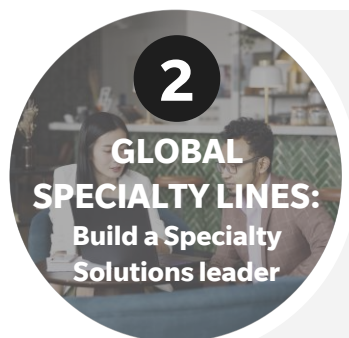


■ BrokerLink ■ Direct ■ Brokers

3,000+
brokers in market

>16%

BrokerLink average IRR

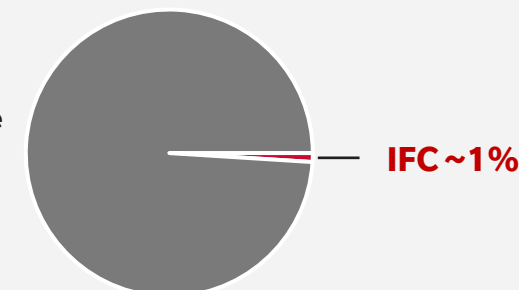


GLOBAL SPECIALTY LINES:
Build a Specialty Solutions leader

Highly attractive growth opportunities for IFC GSL

- Build on lines where we can leverage our scale and expertise
- Expand into new verticals in line with our risk appetite

GSL Market Size (\$500B+)



UK&I:
Strengthen our footprint

Focus the footprint for outperformance

- Near-term focus on transitioning and integrating acquired operations
- Evaluate opportunities to build outperformance in select segments



Market Size²:
~£41B



Market Size²: ~£3B



Social impact

Our customers are our advocates



Insurance is about people, and helping people be resilient in bad times is the reason we’re here. It’s also why being Customer-driven is one of our Values.

Getting our customers back on track

To get customers back on track, we handled over one million claims from customers in 2022.

70% of customers in Canada who had a transaction with us are our advocates.

73% of customers in Ireland say they are **very likely to recommend us.**

72% advocacy rate for UK customers who completed a claim with us.

\$11 billion
in claims paid globally
in 2022

Supporting brokers with our specialized expertise

Our brokers are important partners in delivering second-to-none customer experiences.

91% of our brokers in Canada intend to continue doing business with us in the next three to five years, **steadily increasing** throughout the years from 86% in 2018.

US brokers are aligned with **90%** **intending to continue doing business.**

An enhanced digital experience

Customers want low-touch, easy and fast digital experiences, and we are committed to providing them.

Our **Intact Lab** and **Data Lab** use machine learning, data science, software engineering, artificial intelligence, user experience and design thinking to transform the customer experience.

Our Data Lab has continued to rapidly develop data and AI applications throughout our business, with over 300 models deployed in production.

Over half of our customers have an active online account with Intact

Intact Ventures

Our venture arm invests in and partners with companies that are redefining the property and casualty landscape with disruptive business models and new technology.


New venture investments in 2022 include:

- Pine** — A tech-enabled mortgage distributor.
- Urban Jungle** — A digital home and auto insurer using novel distribution channels.
- Ledger** — A platform connecting P&C risk with non-traditional capital.

Our people are engaged

Our people are central to our success. That’s why we invest in the well-being and development of our employees and create an environment where they can be resilient and thrive.





Be a best employer

Outperformed both the **Canadian and US** insurance sectors



KINCENTRIC>
Best Employer

CANADA 2022



KINCENTRIC>
Best Employer

UNITED STATES 2022




KINCENTRIC>
Best Employers

NORTH AMERICA 2022



Across the UK&I operations, we rolled out our employee engagement survey for the first time to establish a performance baseline. Employee feedback is already informing the **investment and actions plans we need to make to be a top employer in all our markets.**




Be a destination for top talent & experts

2,610

of our employees work in technology (IFC Canada, BrokerLink and UK&I)

74% of Manager, Team Lead and Director positions were filled internally



Enable our people to thrive

We instituted several new HR policies in 2022 to better support our employees’ health and wellbeing. Changes include:

- Improving our mental health support
- Becoming a **Menopause Accredited Employer** (UK)
- Launching a **Domestic Abuse Leave Policy** (UK)

Diversity, equity and inclusion

6,400 employees participated in our DEI week (Canada)

12 employee networks globally bring together employees who share an interest or a characteristic to exchange knowledge, guidance and support.

28% proportion of BPOC in employee population (IFC Canada and US)

53% of managerial positions are held by women (Global)

13% of VP+ positions are held by BPOC (IFC North America)

Being a most respected company

Being a most respected company is about financial outperformance and helping society. Building resilient communities speaks to our purpose and builds on over a decade of investment and leadership.



Our climate strategy

In 2022, we enhanced our climate strategy to focus on **five** big intentions:

- our **commitment to net zero**,
- doubling down on climate **adaptation**,
- using our platform to **shape** behaviours,
- **enable** new and existing industries critical to the transition, and
- **collaborate** with industry and government.

We measured investment emissions for the first time in 2022, a step to better **manage and measure our progress towards net zero**.

23%
reduction in our
overall operations
emissions from 2019

Adapt

Double down on helping people adapt to climate change.

Climate adaptation is a common goal between our **social impact strategy** and our **climate strategy**.

In 2022, we built on our contribution to climate adaptation and resilience initiatives in Canada by expanding our program of investment to new partnerships in the UK.

RSA partnered with The Wildlife Trusts to **protect against flooding** and with Landscape Enterprise Networks to promote more **resilient land management**.

As risk experts, we help customers adapt to their physical climate risks through education and incentives.

Invested **\$10M** in the Intact Centre on Climate Adaptation and **\$8M** to the Nature Conservancy of Canada to **double down in climate adaptation**.

Building economically resilient communities

- Partnered with the **Breakfast Club of Canada** on a **\$3M** commitment to help expand and sustain children's breakfast programs across Canada.
- Committed \$300,000 to **Indigenous Works**.
- **7 nonprofits supported** by Intact employee volunteers, and by the Intact Charitable Trust in the US. **\$215,000** donated to partner organizations.

\$2M
focused on creating
opportunities for
children and families
living in poverty with
United Way.

Contributing to community well-being through generosity

- Employees donated more than **\$3M** globally.
- **14,778** hours volunteered by our employees to over **400** organizations.
- Renewed our partnership with the **Dallaire Institute** for another five years at **\$1.25M** to support work in ending the use of children in armed violence.
- Provided **matching of charitable contributions** through our Community Impact Program and Give as You Earn program.

\$12.5M+
donated by Intact to
more than **2,000**
organizations.

Appendix



Q1-2023 IFC financial highlights



Operating DPW¹ (constant currency)

\$4.8B ↑ 4%

Combined ratio¹

91.9% ↓ (0.2) pts (undiscounted) and 87.4% ↓ (1.5) pts (discounted)

BVPS¹

\$77.72

NOIPS¹

\$3.06 ↑ 4%

EPS

\$2.06 ↓ 25%

OROE¹

14.1%

ROE¹

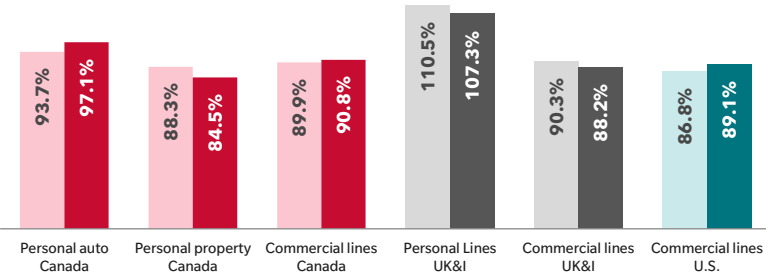
15.4%

Total Capital Margin

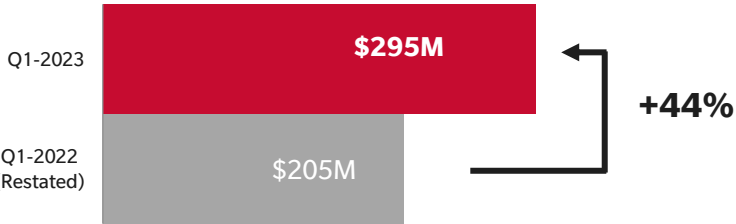
\$2.8B

Operating combined ratio by line of business (undiscounted)

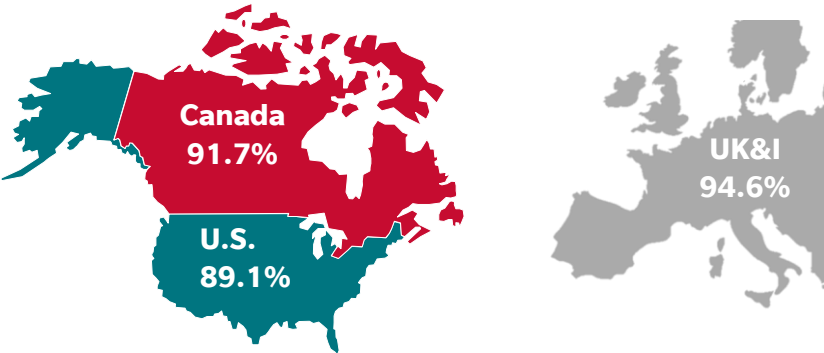
Q1-2022 (Restated)
Q1-2023



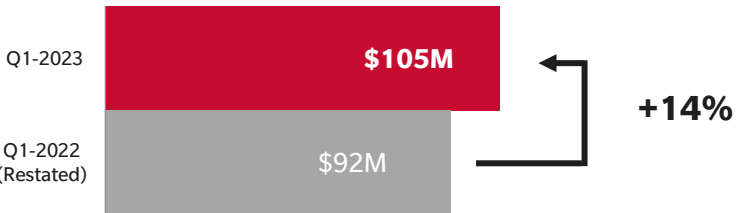
Operating net investment income¹



Operating combined ratio by segment (undiscounted)



Distribution income



P&C insurance industry outlook¹



**Personal Auto
Canada**

Industry premium growth expected to grow in the **mid-to-high single-digit range** in the next twelve months reflecting inflation and evolving driving patterns.



**Personal Property
Canada**

Firm market conditions expected to continue since this line of business is subject to challenging weather and inflation over time.

Industry premium growth expected to remain at a **high single-digit level** over the next 12 months.



**Commercial Lines
Canada**


Industry premium growth expected at an **upper single-digit level** over the next 12 months, led by specialty lines, in favourable market conditions underpinned by rising reinsurance costs, elevated CAT losses, and inflation pressures.



**Personal Lines
UK&I**

In **UK property**, claims inflation, challenging weather conditions, and a hard reinsurance market are expected to drive rate increases over time.

In **Ireland**, **property** rates are experiencing low single-digit increases. **Motor premiums** have increased, and inflation and reinsurance pressures are expected to drive further rate increases into 2023.



**Commercial Lines
UK&I**

UK and EU commercial industry premium rates are expected to grow at a **mid-to-upper single-digit level** over the next 12 months.



**Commercial Lines
US**

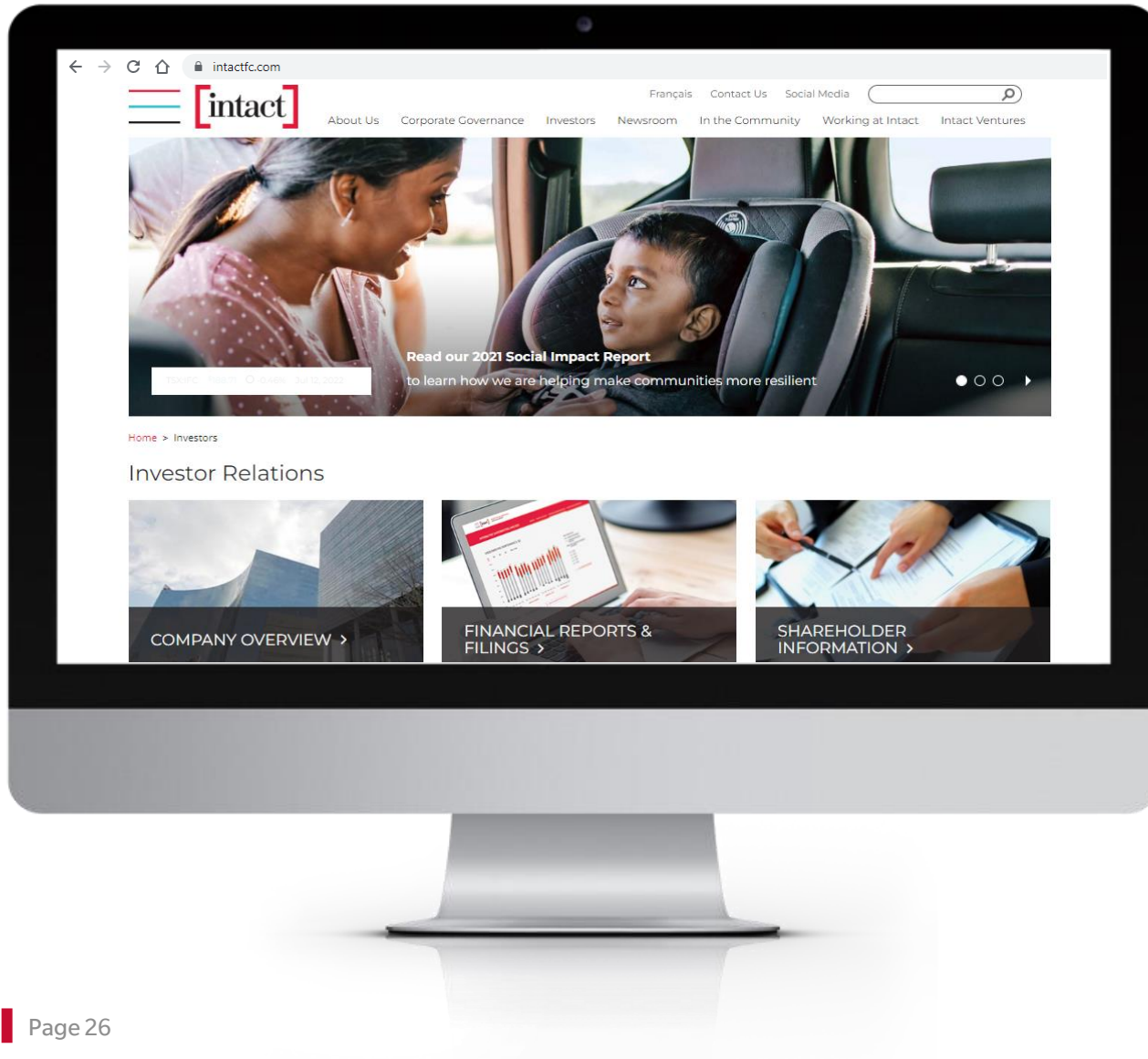
Industry premium growth expected at an **upper single-digit** level over the next 12 months.

Our industry benchmark ROE² is expected to be in the high single-digit range in the next 12 months

¹ For more details, please see Section 13 – P&C insurance industry outlook of the Q1-2023 MD&A, available on www.sedar.com

² Our P&C industry benchmark ROE reflects a weighting based on the approximate amount of capital deployed by IFC in the markets in which we operate.

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Forward-looking statements



Certain of the statements included in this presentation about the Company's current and future plans, expectations and intentions, results, levels of activity, performance, goals or achievements or any other future events or developments constitute forward-looking statements. The words "may", "will", "would", "should", "could", "expects", "plans", "intends", "trends", "indicates", "anticipates", "believes", "estimates", "predicts", "likely", "potential" or the negative or other variations of these words or other similar or comparable words or phrases, are intended to identify forward-looking statements. Unless otherwise indicated, all forward-looking statements in this presentation are made as at March 31, 2023, and are subject to change after that date. This presentation contains forward-looking statements with respect to the integration of RSA Insurance Group PLC and the realization of the expected strategic, financial and other benefits.

Forward-looking statements are based on estimates and assumptions made by management based on management's experience and perception of historical trends, current conditions and expected future developments, as well as other factors that management believes are appropriate in the circumstances. In addition to other estimates and assumptions which may be identified herein, estimates and assumptions have been made regarding, among other things, economic and political environments and industry conditions. Many factors could cause the Company's actual results, performance or achievements or future events or developments to differ materially from those expressed or implied by the forward-looking statements, including, without limitation, credit, market, liquidity, operational, strategic and legal risks and the risks discussed in Section 33.6- Top and emerging risks that may affect future results and Section 33.7- Other risk factors that may affect future results of our MD&A for the year ended December 31, 2022, including a major earthquake, climate change, catastrophe, increased competition and disruption, turbulence in financial markets, reserving inadequacy, underwriting inadequacy, governmental and/or regulatory intervention, cyber security failure, failure of a major technology initiative, inability to contain fraud and/or abuse, customer dissatisfaction, social unrest, third party reliance, employee defined benefit pension plan, reinsurance inadequacy, distribution risks, inability to retain and to attract talent, business interruption to our operations, credit downgrade, limit on dividend and capital distribution.

All of the forward-looking statements included in this presentation, the Q1-2023 MD&A and the quarterly earnings press release dated May 10, 2023 are qualified by these cautionary statements and those made in the section entitled Risk management (Sections 30-34) of our MD&A for the year ended December 31, 2022 and the Company's Annual Information Form for the year ended December 31, 2022. These factors are not intended to represent a complete list of the factors that could affect the Company. These factors should, however, be considered carefully. Although the forward-looking statements are based upon what management believes to be reasonable assumptions, the Company cannot assure investors that actual results will be consistent with these forward-looking statements. When relying on forward-looking statements to make decisions, investors should ensure the preceding information is carefully considered. Undue reliance should not be placed on forward-looking statements made herein. The Company and management have no intention and undertake no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

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Non-GAAP and Other Financial Measures

We use both Generally Accepted Accounting Principles (GAAP) financial measures ("reported measures"), as well as Non-GAAP financial measures and Non-GAAP ratios (each as defined in National Instrument 52-112 "Non-GAAP and Other Financial Measures Disclosure") to assess our performance. Non-GAAP financial measures and Non-GAAP ratios (which are calculated using Non-GAAP financial measures) and other financial measures do not have standardized meanings prescribed by IFRS and may not be comparable to similar measures used by other companies in our industry.

The principal Non-GAAP financial measures and other financial measures included in this presentation and other financial reports are: operating net underwriting revenue, operating net claims, operating net underwriting expenses, underwriting income (loss), operating net investment income, net unwind of discount on claims liabilities, operating net investment result, distribution income, total finance costs, other operating income (expense), operating and total income tax expense (benefit), PTOI, NOI attributable to common shareholders, pre-tax income, non-operating results, MYA and FX on claims liabilities, NOIPS, adjusted net income attributable to common shareholders, adjusted average common shareholder's equity, adjusted average common shareholder's equity (excluding AOCI), debt outstanding (excluding hybrid debt). The following are other supplementary financial measures: operating DPW, operating DPW growth, operating DPW growth in constant currency, total capital margin, our regulatory capital ratios, BVPS and BVPS (excluding AOCI).

The Non-GAAP ratios included in the presentation and other financial reports (other than interim condensed Consolidated financial statements) are: operating net underwriting revenue growth, operating net underwriting revenue growth in constant currency, combined ratio, claims ratio (including underlying current year loss ratio, CAT loss ratio and PYD ratio), expense ratio (including commissions ratio, general expenses ratio and premium taxes ratio), operating and total effective income tax rates, NOIPS, AEPS, ROE, OROE, AROE, and adjusted debt-to-total capital ratio.

We believe that similar measures and ratios are widely used in the industry and provide investors, financial analysts, rating agencies and other stakeholders with a better understanding of our business activity and financial results over time, in line with how management analyzes performance. Non-GAAP and other financial measures used by management are fully defined and reconciled to the corresponding GAAP measures, where applicable. We also use other financial measures to assess our performance, including supplementary financial measures and segment measures, which are further presented in the MD&A.

See Section 23 – Non-GAAP and other financial measures of the Q1-2023 MD&A for the definition and reconciliation to the most comparable GAAP measures (or "reported measures").

Important notes:

- Adoption of new accounting standards – On January 1, 2023, we adopted IFRS 17 – Insurance Contracts ("IFRS 17") in conjunction with IFRS 9 – Financial instruments ("IFRS 9"), which replace IFRS 4 – Insurance Contracts ("IFRS 4") and IAS 39 – Financial instruments: recognition and measurement ("IAS 39"), respectively. IFRS 17 was applied retrospectively as at January 1, 2022, and comparative information was restated accordingly to maintain comparability (see "Restated" columns throughout this presentation). IFRS 9 was applied retrospectively as of January 1, 2023, with no restatement of comparative information. For more information, refer to Section 3 – IFRS 17 transitional impact of our Q1-2023 MD&A and to our IFRS 17 & 9 Teach-in presentation dated April 27, 2023, available in the "Investors" section of our web site at www.intactfc.com.
- Abbreviations and definitions of selected key terms used in this presentation are defined in Section 27 – *Glossary and definitions* of our Q1-2023 MD&A
- Other insurance-related terms are defined in Section 27 – *Glossary and definitions* of our Q1-2023 MD&A, as well as in the glossary available in the "Investors" section of our web site at www.intactfc.com.
- Certain totals, subtotals and percentages may not agree due to rounding. Not meaningful (nm) is used to indicate that the current and prior year figures are not comparable, not meaningful, or if the percentage change exceeds 1,000%.