



2025 Social Impact and ESG Report: UK Highlights*

*All data as at 31 December 2025.



“At Intact, our commitment to society is clear—from setting the standard in claims experience and being a best employer, to embodying our Value of Generosity. We are motivated by our purpose—to help people, businesses and society prosper in good times and be resilient in bad times.”



Ken Norgrove, Chief Executive Officer, Intact Insurance UK and International

What we aim to achieve



¹ See page 48 of the 2025 Social Impact and ESG Report for more information, available at intactfc.com/investors/annual-reports.
² There are a variety of factors and assumptions, many of which are beyond our control, that make it difficult to predict future progress. As we move through this transition, it is expected that our commitments, and the policies, guidelines and practices that will help us achieve them, will also evolve. This is a forward-looking statement. See "Cautionary note regarding forward-looking statements" page 3 of the 2025 Social Impact and ESG Report.
³ Voice of the Broker survey.
⁴ Includes Scope 1, Scope 2 (market-based), and Scope 3 (business travel, waste, water and paper) across Intact Financial Corporation's global operations. See page 80 of the 2025 Social Impact and ESG Report for more information.



In challenging times, we stand by our customers, offering vital assistance. Intact seamlessly combines personal, hands-on support with innovative digital solutions—backed by a resilient supply chain and an extensive distribution network that consistently delivers the options, expert insight, and quality our customers expect.

Intact Insurance was voted the No. 1 insurer in the UK for Commercial Claims by brokers.

They recognised improvements in communication and speed of service following the launch of online claims portals and the expansion of our in-house loss adjusting team.³

92% of brokers in Canada, US and the UK value our specialised expertise.

First UK insurer to implement Guidewire Cloud, which has transformed our claims handling with real-time analytics, faster payments processing and agility in response to emerging trends.



Our people are at the heart of everything we do—they are integral to how we achieve our purpose. Our team of over 5,600 people in the UK&I and 32,000 people around the world is the driving force behind our outperformance.

Recognised as a Best Employer by Mercer for the first time in the UK and Ireland.

15-point increase in our UK&I employee engagement score to 68% in 2025.

Over 65% of interns returned as Graduates in the UK.

34% of VP+ roles and 46% of management+ roles are held by women in the UK&I.



Being a most respected company means delivering strong financial performance while creating positive social outcomes. That's why we invest today to build the long-term resilience of the communities where we operate.

33% reduction in our global operations emissions since 2019.⁴

Over 90% of office-based electricity in the UK and Ireland came from purchasing renewable electricity through Renewable Energy Guarantees of Origin certificates.

44% employee participation in our Generosity programmes in 2025, including volunteering, fundraising and payroll giving.

£1.8 million invested in communities.

Our company
is one of the
MOST
RESPECTED

Spotlight on our strategic partnerships

Our strategic partnerships focus on delivering solutions for high-risk communities, prioritising support for those who are most vulnerable, and standardising proven resilience measures, such as flood protections.

Practical solutions to flood

A changing climate is driving more frequent and severe flooding across the UK, with commercial properties facing unique vulnerabilities. Despite the growing threat, property-level flood resilience remains underdeveloped. In 2025, Intact Insurance UK announced a new research partnership with the **University of Hull's Energy and Environment Institute** to help address the growing risk of flooding in the UK. The research focuses on identifying practical, scalable flood defences that work for operational business environments, addressing challenges like accessibility and security. The collaboration will also support the development of data-driven tools to help businesses assess and manage their flood risk more effectively.

Nature as a first line of defence

Nature is one of the best defences against flooding in a changing climate. In 2025, Intact Insurance and **The Wildlife Trusts** commissioned a new report on natural flood management (NFM) which highlighted that more investment, data and support is needed to increase its long-term positive effects.

Evidence collated by the UK Environment Agency shows that NFM is effective at reducing the overall damage from flood risk.¹ The new report has gone further to focus on wider benefits including better habitats for wildlife, greenhouse gas storage, and improvements to health and wellbeing. The research looked at ten NFM schemes implemented by individual Wildlife Trusts. Collectively, they had an average total cost-benefit ratio of 4:1 over ten years rising to 10:1 over 30 years.

Rivers 2040: Blueprint for restoring England's rivers

In 2025, Intact Insurance began working on the Rivers 2040 project in partnership with The Wildlife Trusts, an 18-month project to map and analyse the economic, environmental, and social benefits of restoring nature along the River Trent from source to sea. It will create the first comprehensive blueprint for restoring an entire river system in England. This includes informing where nature-based solutions such as reconnecting floodplains, tree planting, wetland creation, beaver reintroduction, and river re-naturalisation can best reduce flood and drought risk, improve water quality, enhance biodiversity, and expand public access to nature.

Waterscapes: Nature-based solutions for flood resilience

Gloucestershire Wildlife Trust and Intact Insurance have partnered to deliver Waterscapes, a program that harnesses nature-based solutions to address flooding in the Gloucestershire community, an area at high risk. Waterscapes blends upstream interventions with sustainable urban drainage, applying a range of techniques across landscapes and communities.



▶ *The River Trent (photo courtesy of The Wildlife Trusts).*

Building economic resilience

In 2025, we expanded our partnership with **UK Youth**, a charitable organisation that helps marginalised young people (aged 16 - 25 years) gain the skills they need to thrive and boost social mobility. Over the summer, young people in the UK cities of Manchester, Liverpool, Leeds and Halifax, took part in our Building Aspirations programme which empowers those who are not in education, employment or training or are at risk of being so. The program has supported more than 350 young people over the two last years, most who live in the 30% most deprived areas in England. The outcomes included 93 scholarships awarded, 20 youth workers trained and developed, three paid work employment opportunities with Intact Insurance and over 100 Intact employees engaged in mentoring and fundraising.

¹ Working with natural processes to reduce flood risk 2024, UK Environment Agency, 12 February 2025.