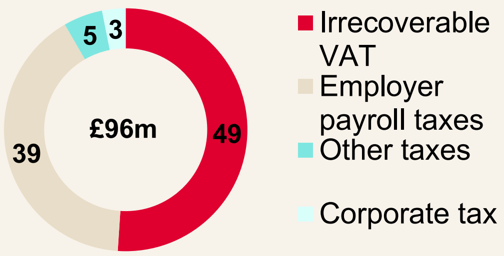
Total Tax Contribution 2025

- Intact UK is **committed to complying with all statutory tax filing and payment obligations globall**y. The payment of taxes arising from our activities is an important part of the UK Group's contribution to the societies in which we operate.
- The charts below set out the taxes borne and collected in 2025 by the Group's UK companies by type of tax.
  - **Taxes borne** are those that represent a cost to the company and are reflected in its financial results, e.g. corporation tax, employers' National Insurance contributions, irrecoverable VAT.
  - **Taxes collected** are those which are generated by a company's operations and are not a cost to the company, e.g. premium taxes and income tax deducted from employees. The company generates the commercial activity that gives rise to the taxes and then collects and administers them on behalf of the tax authority.

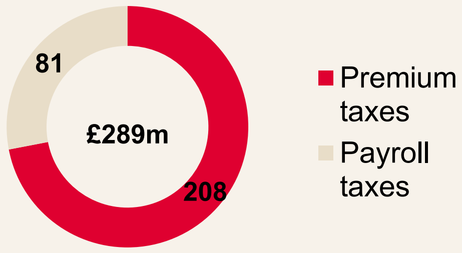
2025 Tax Profile

- Consistent with 2024, the large proportion of taxes borne comprises irrecoverable VAT and employer's NIC. The corporation tax borne relates to Pillar 2 which is payable by Intact UK for the first time in 2025. Other taxes relate primarily to business rates.
- Insurance premium tax and employees' PAYE and NIC represent the large proportion of the taxes collected and paid over to HMRC.
- Premium taxes have reduced due to the exit from the Personal Lines business.

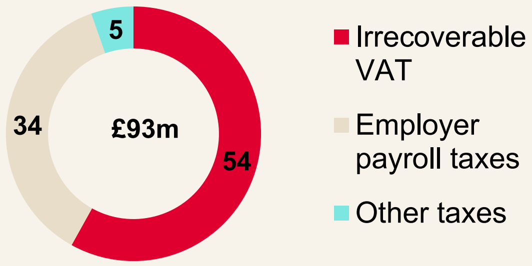
2025: Total taxes borne



2025: Total taxes collected



2024: Total taxes borne



2024: Total taxes collected