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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E01: 2026-09-30 capital margin C$3.583bn; management normal level about C$2.5bn.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Total capital margin 3,583

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E02: 9M26 operating income to common C$1.972bn versus C$2.449bn in 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: Net operating income attributable

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E03: September 2026 trailing operating return on common equity was 15.8%.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: Operating ROE

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E04: 9M26 combined ratio 93.4% versus 89.0% in 9M25; CAT ratio 6.8% versus 4.5%.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: Combined Ratio

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E05: Q3 2026 current-year catastrophe losses totalled C$660m.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 17

Original text locator: Current year CAT losses 660

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E06: 9M26 underwriting C$1.177bn, investment C$1.284bn, distribution C$458m.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: Underwriting income

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E07: Q4 2025 operating common income was C$979m in the annual MD&A table.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 51

Original text locator: Q4-2025

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E08: 9M26 favourable prior-year development reduced the claims ratio by 6.4 points.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: PYD ratio

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E09: Intact identifies reserve inadequacy and catastrophe events among insurance risks.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 5

Original text locator: reserving inadequacy

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E10: 9M26 distribution income was C$458m; BrokerLink and On Side are separate streams.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: Distribution income

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E11: 9M26 operating net underwriting revenue was C$17.945bn.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: Operating net underwriting revenue

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E12: 2026-09-30 invested assets totalled C$43.757bn against insurer obligations.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 4

Original text locator: Total investments

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E13: 9M26 net underwriting revenue C$17.945bn versus C$17.049bn in 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: 17,945

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E14: 9M26 claims ratio 59.0% and expense ratio 34.4%; combined ratio 93.4%.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: Claims ratio

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E15: September 2026 common shares outstanding: 175,620,121.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 52

Original text locator: 175,620,121

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E16: September 2026 capital ratios: Canadian MCT 194%, UK&I SCR 167%, US RBC 425%.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Regulatory capital ratios

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E17: Intact reports Canada, UK&I and US insurance operations plus distribution activity.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 6

Original text locator: About Intact

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E18: Intact describes itself as a Canadian P&C leader; market share is unverified here.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 48

Original text locator: About Intact

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E19: 9M26 reported combined ratio was 93.4%.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: 93.4%

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E20: FY2025 reported combined ratio was 88.2%.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 52

Original text locator: 88.2%

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E21: Canadian segment includes personal auto, personal property and commercial lines.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 12

Original text locator: Canada segment

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E22: 2026-09-30 reinsurance assets C$4.637bn; insurance liabilities C$34.177bn.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 4

Original text locator: Insurance contract liabilities

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E23: Group capital margin was C$3.583bn on 2026-09-30, not free common cash.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Total capital margin

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E24: FY2025 operating income to common C$3.428bn versus C$2.576bn in FY2024.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 51

Original text locator: 3,428

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E25: 9M26 operating income to common C$1.972bn versus C$2.449bn in 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: 1,972

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E26: 9M26 underwriting income C$1.177bn versus C$1.867bn in 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: 1,177

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E27: 2026-09-30 assets C$64.919bn, insurance liabilities C$34.177bn, debt C$4.202bn.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 4

Original text locator: Total equity

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E28: 2026-09-30 adjusted book value per common share was C$111.11.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 49

Original text locator: 111.11

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E29: 9M26 operating cash flow C$2.959bn versus C$3.391bn in 9M25.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 8

Original text locator: Net cash flows provided

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E30: 9M26 IFRS net income was C$2.034bn, distinct from operating common income.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 5

Original text locator: Net income

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E31: September 2026 trailing operating ROE was 15.8%; valuation uses common book.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 7

Original text locator: 15.8%

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E32: Operating ROE 2021-25: 17.8%, 13.5%, 13.9%, 16.5%, 19.5% respectively.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 240

Original text locator: Operating return on equity

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E33: FY2025 catastrophe loss ratio was 3.7%; favourable PYD was 6.2 points.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 52

Original text locator: CAT loss ratio

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E34: Proxy compensation comparators span the Canadian financial industry.

Original: Intact Financial Corporation / PROXY 2026 / physical PDF p. 112

Original text locator: Canadian financial industry

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E35: Intact defines the cited operating measures as non-GAAP financial measures.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 4

Original text locator: Non-GAAP financial measures

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IFC-E36: 9M26 current-year catastrophe losses C$1.217bn, C$442m above 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 17

Original text locator: 1,217

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E37: 2026-09-30 debt outstanding totalled C$4.202bn.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 4

Original text locator: Debt outstanding

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E38: Capital management section distinguishes holding-company and subsidiary cash.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Holding Companies

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E39: Regulatory capital ratios are measured against local company action levels.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Company action levels

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IFC-E40: Canada incurred C$939m of current-year CAT losses in 9M26.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 17

Original text locator: Current year CAT losses

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IFC-E41: 2026 proxy says no known person or corporation controlled 10% or more votes.

Original: Intact Financial Corporation / PROXY 2026 / physical PDF p. 20

Original text locator: 10% or more

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IFC-E42: 9M26 CAT loss ratio 6.8%, 2.3 points above 9M25.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 8

Original text locator: CAT loss ratio

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E43: Annual MD&A operating measures differ from consolidated IFRS statement lines.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 51

Original text locator: Consolidated performance

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E44: FY2025 consolidated IFRS insurance revenue is gross of net underwriting basis.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 151

Original text locator: Insurance revenue

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E45: FY2025 favourable prior-year development lowered claims ratio by 6.2 points.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 52

Original text locator: PYD ratio

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E46: FY2024 total equity was C$18.148bn in the audited equity roll-forward.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 153

Original text locator: 18,148

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E47: FY2025 adjusted common book value per share was C$107.35.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 51

Original text locator: 107.35

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IFC-E48: 2026-09-30 preferred shares and other equity totalled C$2.016bn.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 4

Original text locator: Preferred shares and other equity

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E49: September 2026 common shares outstanding were approximately 175.6m.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 49

Original text locator: 175.6

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E50: FY2025 net cash from operating activities was C$4.388bn.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 154

Original text locator: 4,388

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E51: 9M26 net cash from operating activities was C$2.959bn.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 8

Original text locator: 2,959

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E52: 9M26 common dividends C$778m and cancellation repurchases C$545m.

Original: Intact Financial Corporation / Q3 2026 STATEMENTS / physical PDF p. 7

Original text locator: Common shares

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E53: Proxy record-date common shares 177,344,693; no known 10% holder.

Original: Intact Financial Corporation / PROXY 2026 / physical PDF p. 20

Original text locator: no individual or corporation

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E54: Each common share carried one vote at the 2026 proxy record date.

Original: Intact Financial Corporation / PROXY 2026 / physical PDF p. 6

Original text locator: one vote

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Peralta reconstruction of discrete facts; consult the original filing for context.

IFC-E55: 9M26 holding companies received C$1.715bn from subsidiaries and returned C$1.310bn to common.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 32

Original text locator: Cash flows at the holding company level

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E56: FY2025 holding companies received C$2.644bn from subsidiaries and returned C$1.146bn to common.

Original: Intact Financial Corporation / ANNUAL 2025 / physical PDF p. 98

Original text locator: Cash flows at the holding company level

Original PDF remains restricted in this edition; the adjacent report link opens its public publisher copy.

IFC-E57: Sep26 capital margin: Canada C$1.117bn, UK&I C$607m, US C$869m, holding C$990m.

Original: Intact Financial Corporation / Q3 2026 MDA / physical PDF p. 29

Original text locator: Holding Companies 990

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