

**APPENDIX C
NON-ISSUER FORM OF SUBMISSION TO JURISDICTION AND APPOINTMENT OF
AGENT FOR SERVICE OF PROCESS**

1. Name of issuer (the "Issuer"):

Intact Financial Corporation

2. Jurisdiction of incorporation, or equivalent, of Issuer:

Canada (federal)

3. Address of principal place of business of Issuer:

700 University Avenue, Suite 1500-A(Legal), Toronto, Ontario M5G 0A1

4. Description of securities (the "Securities"):

Debt securities, Class A Shares, Common Shares, Subscription Receipts, Warrants,
Share Purchase Contracts, Units

5. Date of the prospectus (the "Prospectus") under which the Securities are offered:

December 15, 2021

6. Name of person filing this form (the "Filing Person"):

Frederick Singer

7. Filing Person's relationship to Issuer:

Director

8. Jurisdiction of incorporation, or equivalent, of Filing Person, if applicable, or jurisdiction of residence of Filing Person:

State of Virginia

9. Address of principal place of business of Filing Person:

11955 Freedom Drive, Suite 700, Reston, VA 20190 Usa

10. Name of agent for service of process (the "Agent"):

Intact Financial Corporation - Attention: Frédéric Cotnoir

11. Address for service of process of Agent in Canada (the address may be anywhere in Canada):

2020 Robert-Bourassa Blvd., Suite 600, Montreal, Quebec H3A 2A5

12. The Filing Person designates and appoints the Agent at the address of the Agent stated above as its agent upon whom may be served any notice, pleading, subpoena, summons or other process in any action, investigation or administrative, criminal, quasi-criminal, penal or other proceeding (the "Proceeding") arising out of, relating to or concerning the distribution of the Securities made or purported to be made under the Prospectus, and irrevocably waives any right to raise as a defence in any such Proceeding any alleged lack of jurisdiction to bring the Proceeding.

13. The Filing Person irrevocably and unconditionally submits to the non-exclusive jurisdiction of

(a) the judicial, quasi-judicial and administrative tribunals of each of the provinces and territories of Canada in which the securities are distributed under the Prospectus; and

(b) any administrative proceeding in any such province or territory,

in any Proceeding arising out of or related to or concerning the distribution of the Securities made or purported to be made under the Prospectus.

14. Until 6 years after completion of the distribution of the Securities made under the Prospectus, the Filing Person shall file a new submission to jurisdiction and appointment of agent for service of process in this form at least 30 days before termination of this submission to jurisdiction and appointment of agent for service of process.

15. Until 6 years after completion of the distribution of the Securities under the Prospectus, the Filing Person shall file an amended submission to jurisdiction and appointment of agent for service of process at least 30 days before a change in the name or above address of the Agent.

16. This submission to jurisdiction and appointment of agent for service of process shall be governed by and construed in accordance with the laws of Ontario.

[Signature page follows]

Dated: December 15, 2021

(signed) "Frederick Singer"
Signature of Filing Person

Frederick Singer
Print name of person signing and, if the Filing Person
is not an individual, the title of the person

AGENT

The undersigned accepts the appointment as agent for service of process of Frederick Singer under the terms and conditions of the appointment of agent for service of process stated above.

Dated: December 15, 2021

(signed) "Frédéric Cotnoir"
Signature of Agent

Intact Financial Corporation
By: Frédéric Cotnoir, Executive Vice President &
Chief Legal Officer
Print name of person signing and, if Agent is not an
individual, the title of the person