

**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

3. Address of principal place of business of Issuer:

700 University Avenue, Suite 1500-A (Legal), Toronto, Ontario, Canada 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:

February 13, 2026

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

Robert G. Leary

7. Filing Person's relationship to Issuer:

Director of the Issuer

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

United States

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

980 East End, North Palm Beach, Florida 33408-2950 USA

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

Intact Financial Corporation

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

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

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 six 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 six 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 the Province of Ontario.

Dated: February 13, 2026

(s) Robert G. Leary
Robert G. Leary

Agent

The undersigned accepts the appointment as agent for service of process of Robert G. Leary under the terms and conditions of the appointment of agent for service of process stated above.

Dated: February 13, 2026

INTACT FINANCIAL CORPORATION

By: (s) Frédéric Cotnoir

Name: Frédéric Cotnoir

Title: Executive Vice President,
Chief Legal Officer and Secretary