

INTACT FINANCIAL CORPORATION

Qualification Certificate

TO: British Columbia Securities Commission
Alberta Securities Commission
Financial and Consumer Affairs Authority of Saskatchewan
The Manitoba Securities Commission
Ontario Securities Commission
Autorité des marchés financiers
Financial and Consumer Services Commission (New Brunswick)
Nova Scotia Securities Commission
Financial and Consumer Services Division, Prince Edward Island
Office of the Superintendent of Securities Service, Newfoundland and Labrador
Office of the Yukon Superintendent of Securities
Office of the Superintendent of Securities, Northwest Territories
Office of the Superintendent of Securities, Nunavut

**Re: Well-Known Seasoned Issuer Base Shelf Prospectus dated February 13, 2026
(the “WKSI Base Shelf Prospectus”)**

In connection with the filing of the WKSI Base Shelf Prospectus of Intact Financial Corporation (the “**Issuer**”) in accordance with National Instrument 44-101 – *Short Form Prospectus Distributions* (“**NI 44-101**”) and in accordance with National Instrument 44-102 – *Shelf Distributions* (“**NI 44-102**”), this Certificate is provided by the Issuer in accordance with Part 9B.4(1) of NI 44-102.

- a) the Issuer is relying on, and has satisfied, the qualification criteria set out in section 2.2 of NI 44-101 and section 2.2 of NI 44-102 in order to qualify the WKSI Base Shelf Prospectus for filing as a short form base shelf prospectus; and
- b) the Issuer hereby certifies that:
 - i. all of the criteria referenced in paragraph (a) above have been satisfied;
 - ii. the Issuer is filing with the WKSI Base Shelf Prospectus all material incorporated by reference in the WKSI Base Shelf Prospectus and not previously filed; and
 - iii. all of the requirements for the deemed issuance of a receipt for the WKSI Base Shelf Prospectus have been met.

Dated the 13th day of February, 2026.

INTACT FINANCIAL CORPORATION

By: (s) Frédéric Cotnoir
Name: Frédéric Cotnoir
Title: Executive Vice President,
Chief Legal Officer and Secretary