



Have questions about this notice?
Call toll free: 1-855-887-2244

Notice of Availability of Proxy Materials for Intact Financial Corporation Annual General Meeting

Meeting Date and Location:

When: May 8, 2019
11:30 a.m. (Eastern Time)

Where: **Art Gallery of Ontario**
317 Dundas Street West
Toronto, Ontario, M5T 1G4

This year, as permitted by Canadian securities regulators, Intact Financial Corporation (the "Company") is using "notice-and-access" to deliver meeting materials to shareholders. Under notice-and-access, shareholders still receive a proxy form or voting instruction form enabling them to vote at the meeting. It also allows the Company to post the information circular online instead of mailing it out to each shareholder, saving substantial printing and mailing costs and greatly reducing the Company's paper consumption.

You will find enclosed with this notice a proxy form or a voting instruction form that you can use to vote your shares (see "Voting" below). It is very important that you read the information circular carefully before voting your shares.

The information circular and other relevant materials are available at:

www.intactfc.com/agm2019

OR

www.sedar.com

Business of the meeting:

1. Receive the consolidated financial statements for the year ended December 31, 2018 and the auditor's report on those statements;
2. Appoint the auditor;
3. Elect Directors;
4. Approve the non-binding advisory resolution to accept the approach to executive compensation disclosed in the accompanying Management Proxy Circular; and
5. Transact such other business as may properly be brought before the Meeting.

For more details, please see:

Section 3.1 of the Circular and the 2018 annual report

Section 3.2 of the Circular

Section 3.3 and 4.1 of the Circular

Section 3.4 and 7 of the Circular



HOW TO REQUEST A PAPER COPY OF THE MEETING MATERIALS

Upon request, we will provide a paper copy of the circular to any shareholder, free of charge, for a period of one year from the date the meeting materials were filed on SEDAR.

Before the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If you are a beneficial shareholder, you can also request a copy of the materials at www.proxyvote.com using the control number on your voting instruction form.

If your request is made before May 8, 2019 (the date of the meeting), the meeting materials will be sent to you within three business days of receipt of your request.

Please note that you will not receive another form of proxy or voting instruction form; please retain your current one to vote your shares.

After the meeting

Call 1-877-907-7643 toll free to request a copy of the meeting materials. If your request is made on or after May 8, 2019, the circular will be sent to you within ten calendar days of receiving your request.

If you have any questions regarding this notice, notice-and-access or the meeting, please call toll free 1-855-887-2244.

VOTING

Please note that you cannot vote by returning this notice.

You may vote your shares on the Internet, by phone, fax or mail.

Please refer to the instructions on your separate proxy or voting instruction form on how to vote using these methods.

In order to be valid, the proxy form or voting instruction form must be submitted by Internet, phone, mail or by fax no later than 12:00 p.m. (Eastern Time) on May 6, 2019, or if the Meeting is adjourned, 24 hours (excluding Saturdays, Sundays and holidays) before any adjournment thereof.