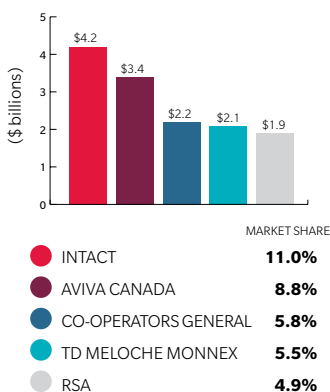


Fact Sheet 2010

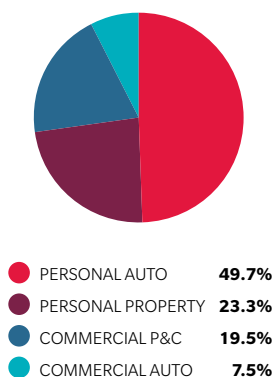


We are the leading provider of property and casualty (P&C) insurance in Canada, insuring more than four million individuals and businesses through our insurance subsidiaries. With an estimated 11% market share, we are the largest private sector provider of P&C insurance in Ontario, Quebec, Alberta and Nova Scotia. We distribute insurance through brokers under the Intact Insurance, Grey Power and Canada Brokerlink brands, and direct-to-consumers through belairdirect. In addition to our core underwriting business, we also manage our \$8 billion portfolio of cash and invested assets.

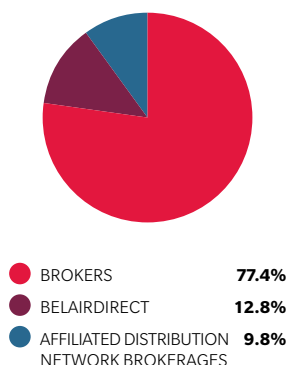
2009 Direct premiums written



2009 Direct premiums written by business line (excluding pools)



2009 Direct premiums written by distribution channel (excluding pools)



QUICK FACTS

TSX ticker symbol: IFC

Market capitalization: over \$5 billion

A.M. Best financial strength rating: A+

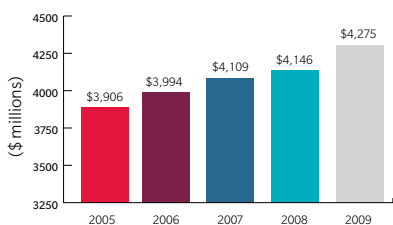
Moody's issuer credit rating: A3

DBRS issuer credit rating: A (low)

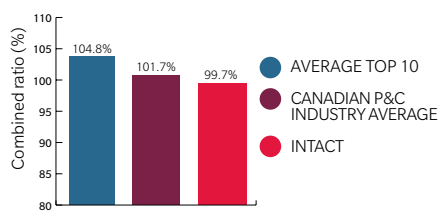
Shares outstanding: approx. 115 million

Financial Highlights

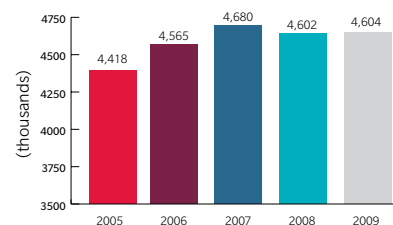
Direct premiums written (excluding pools, \$ millions)



2009 Industry combined ratios



Written insured risks (thousands)



Our family of insurance brands – strong organic growth potential through multi-channel distribution

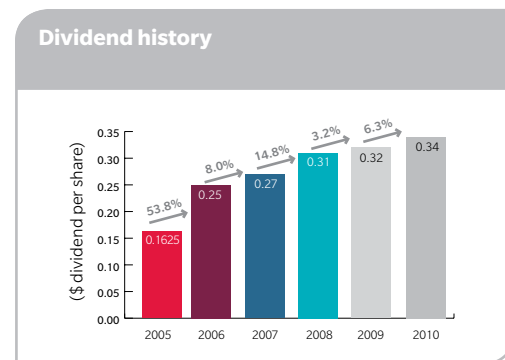
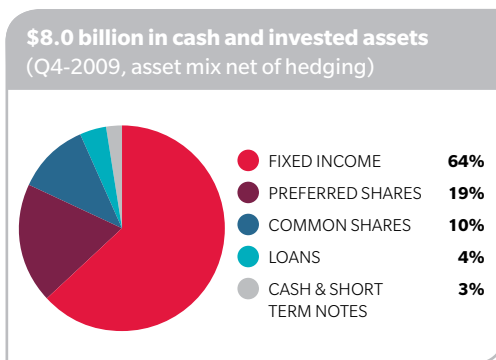
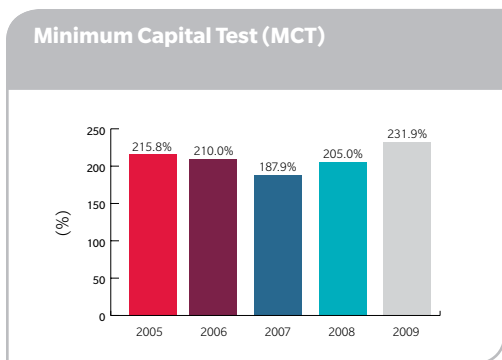


belairdirect.

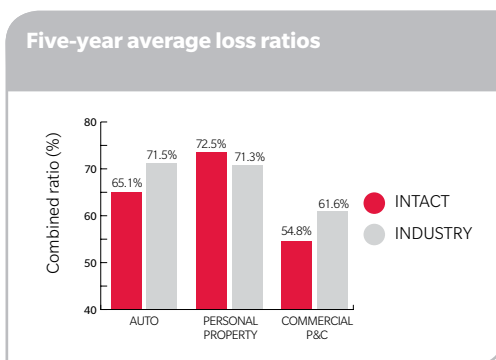


What makes Intact successful?

| Significant scale advantage | Sophisticated pricing and underwriting | In-house claims expertise | Investment expertise | Broker relationships | Multi-channel distribution | Proven acquisition track record |
|---|--|---|--|---|--|---|
| Scale allows us to more accurately price each policy, lower claims costs and increase customer satisfaction through a priority repair service and quality guarantees. | We use our scale and skills in underwriting to price each policy competitively while maintaining our focus on profitable growth. | More than 96% of our claims are handled in-house; this means that claims are settled faster and less expensively, and our customers have a consistent service experience. | Our investment strategy is to generate solid after-tax returns while preserving capital and diversifying risk. | With more than 1,800 broker relationships across 3,300 locations across Canada, our broker channel represents nearly 80% of our annual direct premiums written. | The diversity in our business mix and geographic distribution provides some insulation from cyclical movements and creates greater opportunities for growth. | We are an active consolidator in the Canadian market with 11 acquisitions since 1998. |



- > Quality investment portfolio
- > 98% of bonds are rated A or better
- > 78% of preferred shares are rated P1 or P2
- > Minimal U.S. and European exposure
- > No leveraged investments



10-year favourable gap to the Canadian industry

| | IFC | Industry | Gap |
|-----------------------------------|-------|----------|---------|
| Premium growth (CAGR) | 8.5% | 6.8% | 1.7 pts |
| Combined ratio (average) | 96.0% | 99.8% | 3.8 pts |
| Return on equity (average) | 17.4% | 9.9% | 7.5 pts |



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