

Fact sheet 2009



We are the largest provider of automobile, home and business insurance in Canada insuring **approximately four million** individuals and businesses across Canada. Overall, the company has an approximate **11% market share** and is the leading property and casualty (“P&C”) insurer in Ontario, Quebec, Alberta and Nova Scotia. IFC distributes insurance through brokers under the **Intact Insurance** brand and direct-to-consumers through **Grey Power** and **belairdirect**. In addition to its core underwriting business, IFC also manages its own **\$7.8 billion** portfolio of cash and invested assets.

QUICK FACTS

TSX ticker symbol:
IFC (formerly IIC)

Market capitalization:
over \$4 billion

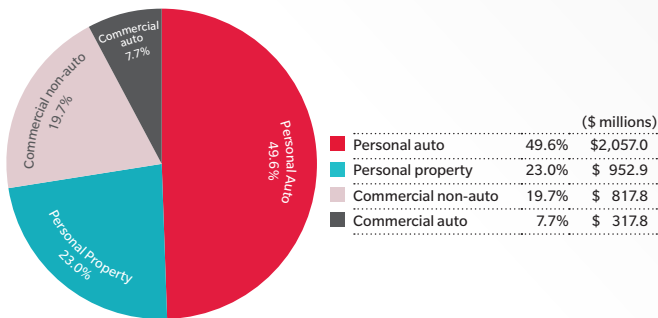
A.M. Best rating: **A+**

Moody’s long-term issuer rating: **A3**

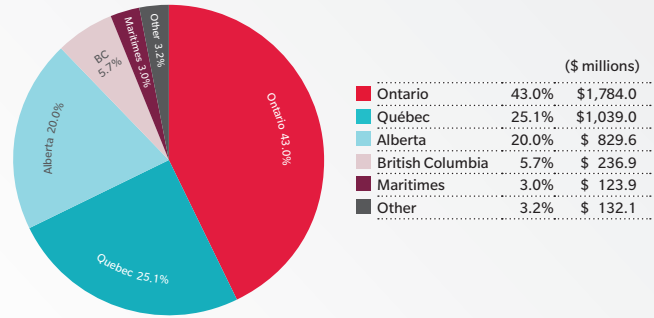
DBRS rating: **A (low)**

Shares outstanding:
120 million

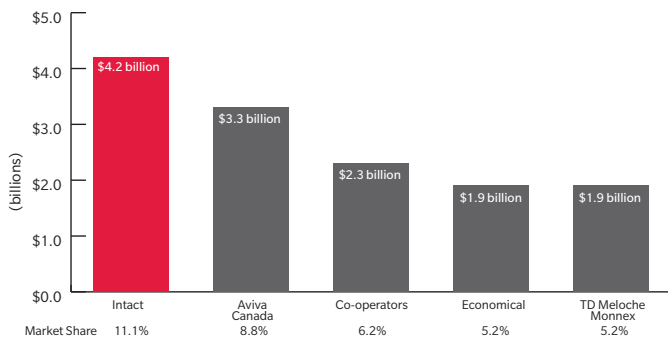
2008 Direct premiums written by business line (excluding pools)



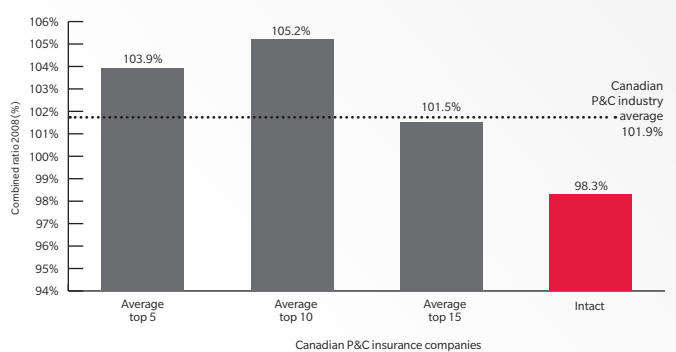
2008 Direct premiums written by geographic region



2008 Direct premiums written



2008 Industry combined ratios



Our family of insurance brands



belairdirect.

GREY POWER



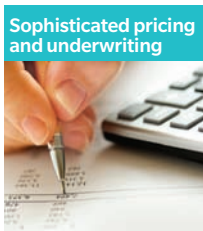
CANADA BROKERLINK INC.



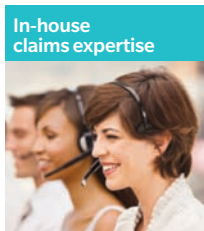
What makes Intact successful?



Significant scale advantage
Scale allows us to more accurately price each policy, lower claims costs and increase customer satisfaction through priority repair service and quality guarantees.



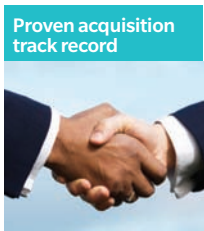
Sophisticated pricing and underwriting
We use our scale and skills in underwriting to price each policy competitively while maintaining our focus on profitable growth.



In-house claims expertise
More than 97% 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.



Investment expertise
Our investment strategy is to generate solid after-tax returns while preserving capital and diversifying risk.



Proven acquisition track record
We are an active consolidator in the Canadian market with 11 acquisitions in 20 years.

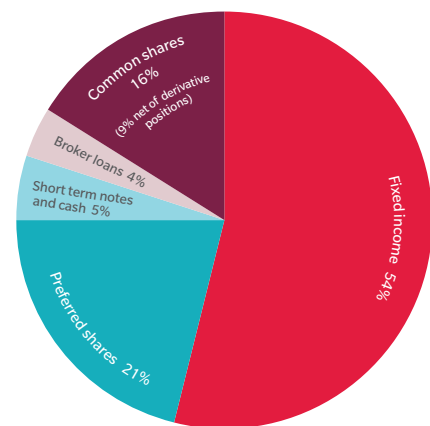


Diverse business model
The diversity in our business mix and geographic distribution provides some insulation from cyclical movements and creates greater opportunities for growth.



Broker relationships
With more than 1,800 broker relationships in 3,300 locations across Canada, our broker channel represents nearly 80% of our annual direct premiums written.

\$7.8 billion high-quality portfolio in cash and invested assets

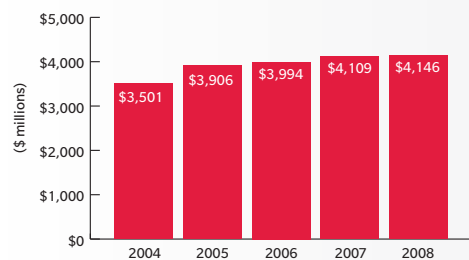


- High quality government and corporate bonds
- 98% of bonds are rated A or better
- 80% of preferred share portfolio is rated P1 or P2
- We have minimal US exposure and no leveraged investments

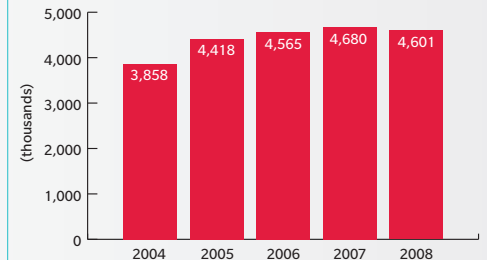
As at September 30, 2009

Financial highlights

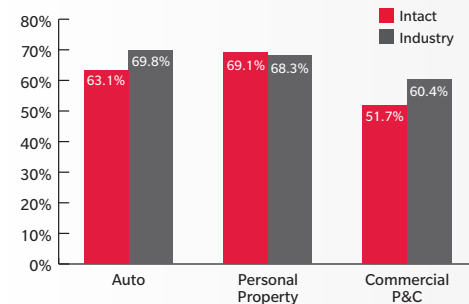
Direct premiums written



Written insured risks



Five-year average loss ratios

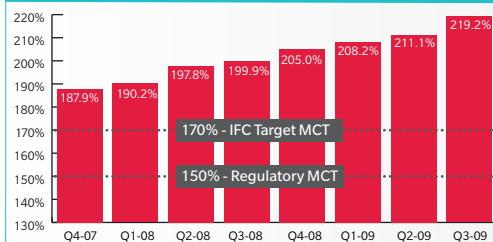


10-year favourable gap to the Canadian industry

	IFC	P&C Ind.	Gap (pts)
Premium growth (CAGR)	10.8%	8.0%	2.8
Combined ratio (AVG) ¹	96.3%	100.1%	3.8
Return on equity (AVG) ¹	17.8%	10.0%	7.8

¹ Data from 1999-2008

Quarterly Minimum Capital Test (MCT)



Dividend History

Year	Dividend	% increase
2009	\$0.32	3.2%
2008	\$0.31	14.8%
2007	\$0.27	8.0%
2006	\$0.25	53.8%
2005	\$0.1625	--

All figures as at Dec. 31, 2008 unless otherwise indicated. For a complete Glossary of terms, please see our 2008 Annual Report or go to www.intactfc.com. Source: MSA Research, Industry results excludes Lloyd's, ICBC, SAF, SGI, MPI, Genworth and Mutuals in QC.

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