

Who we are

LARGEST private sector residential mortgage insurer in Canada

Helped **1.5M+** families achieve homeownership⁺

Support over **250** Canadian lenders⁺

Market facts (Q2 2019)

\$6.9 billion
Total assets

\$4.1 billion
Shareholders' equity

\$4.4 billion
Market capitalization*

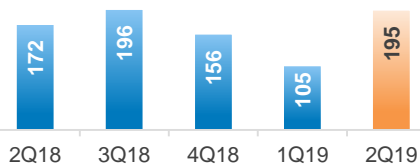
86 million
Shares outstanding**



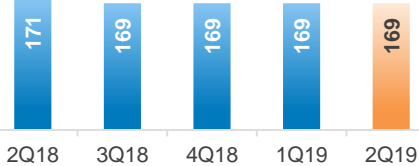
*Cumulative transactional funded deals. *Price as at Aug. 6th, 2019, Source: Ipreo. **Basic shares outstanding as at Jun. 30th, 2019.

Solid Financial Track Record

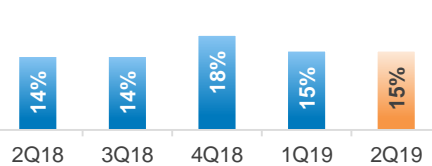
Premiums written
(\$ millions)



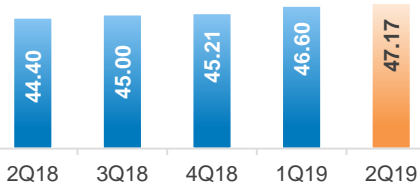
Premiums earned
(\$ millions)



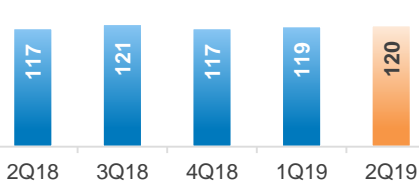
Loss ratio
(%)



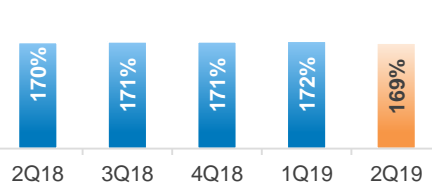
Book value per share
(diluted, incl. AOCI)



Net operating income
(\$ millions)



MICAT ratio^{1,2}
(%)



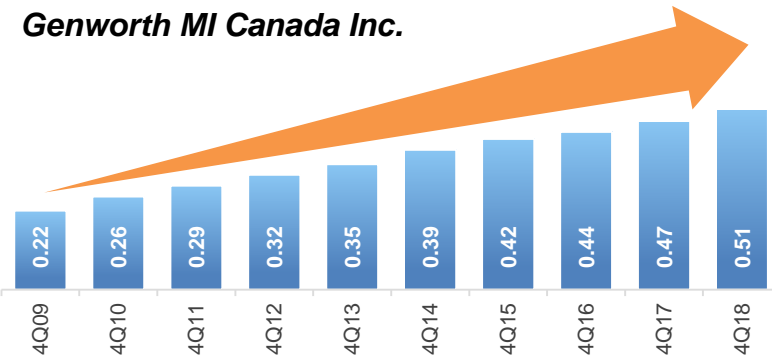
All figures in Canadian dollars. ¹ Effective January 1, 2019, the MCT ratio was replaced with the MICAT ratio. ² 2Q19 MICAT ratio is a company estimate as at June 30th, 2019.

Strategic priorities

<p>1</p> <p>Drive market share growth by leveraging advanced analytics and process enhancements to improve our customer experience</p>	<p>2</p> <p>Continue to exercise prudent risk management and proactive loss mitigation</p>	<p>3</p> <p>Develop innovative product solutions to enhance our value proposition</p>	<p>4</p> <p>Right-size our capital levels to drive improved returns</p>	<p>5</p> <p>Influence key government stakeholders to focus on first time homebuyer affordability</p>
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History of quarterly dividend increases

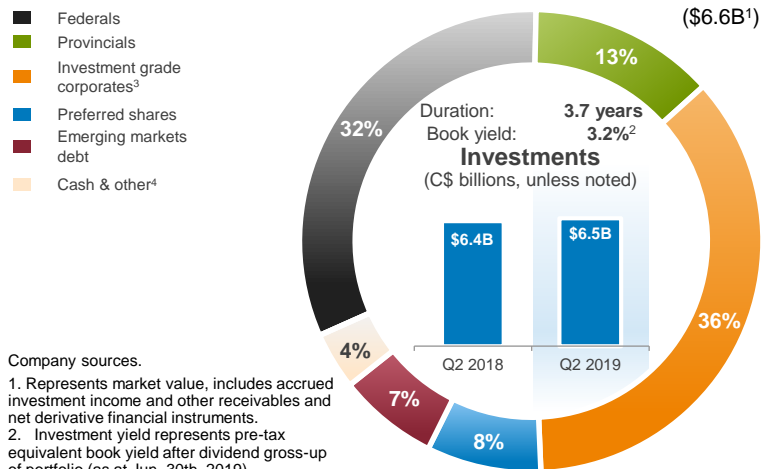
Genworth MI Canada Inc.



- 2018 marked Genworth Canada's ninth annual dividend increase since IPO
- 2Q19 payout ratio = 37%
- Annualized dividend: **\$2.04/share = 4.0% yield***

*As at August 6th, 2019.

Total investments & net derivative assets



Company sources.

1. Represents market value, includes accrued investment income and other receivables and net derivative financial instruments.

2. Investment yield represents pre-tax equivalent book yield after dividend gross-up of portfolio (as at Jun. 30th, 2019).

3. Includes CLOs.

4. Cash includes short-term investments.

Credit ratings

	S&P	DBRS
Genworth MI Canada Inc. / Senior unsecured debentures (financial strength)	BBB+, Stable	A (high), Stable
Genworth Financial Mortgage Insurance Co. Canada (financial strength)	A+, Stable	AA, Stable

Executive management

President & CEO

Stuart Levings

SVP & Chief Risk Officer

Craig Sweeney

SVP & Chief Financial Officer

Philip Mayers

At a glance

Established: 1995¹

Corporate Headquarters:

2060 Winston Park Drive, Suite 300

Oakville, ON L6H 5R7

www.genworth.ca

1. Denotes the establishment of Genworth Financial Mortgage Insurance Company Canada.

Analyst coverage

- BMO Capital Markets
- CIBC World Markets
- Dowling & Partners
- National Bank Financial
- RBC Capital Markets
- Scotiabank GBM
- TD Securities

Contact

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