

Who we are

LARGEST private sector residential mortgage insurer in Canada

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

Support over **250** Canadian lenders⁺



Market facts (Q4 2018)

\$6.9 billion
Total assets

\$4.0 billion
Shareholders' equity

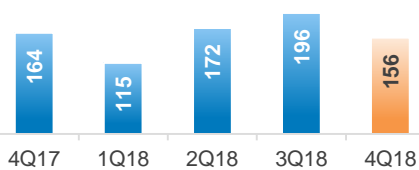
\$4.0 billion
Market capitalization*

88 million
Shares outstanding**

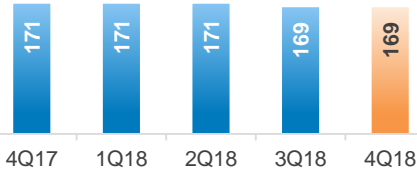
⁺Cumulative transactional funded deals. ^{*}Price as at February 8th, 2019. ^{**}Basic shares outstanding as at Dec. 31st, 2018.

Solid Financial Track Record

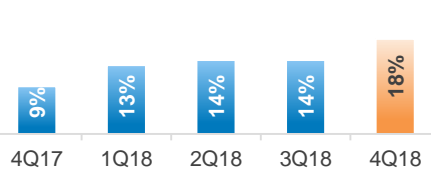
Premiums written
(\$ millions)



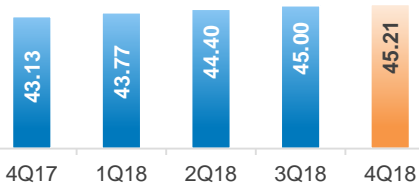
Premiums earned
(\$ millions)



Loss ratio
(%)



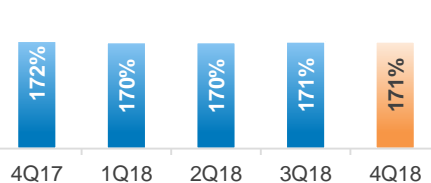
Book value per share
(diluted, incl. AOCI)



Net operating income
(\$ millions)



Minimum Capital Test ratio
(%)



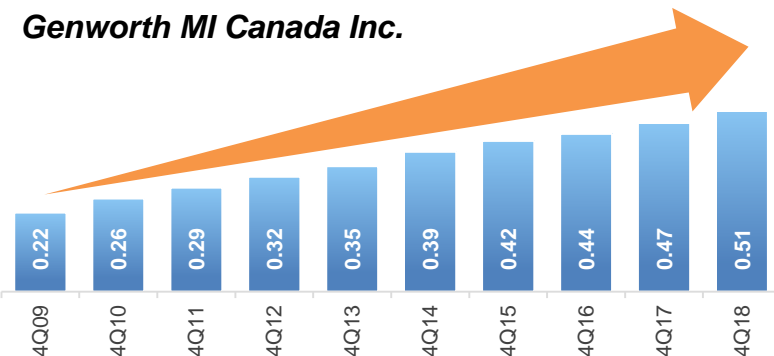
All figures in Canadian dollars.

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

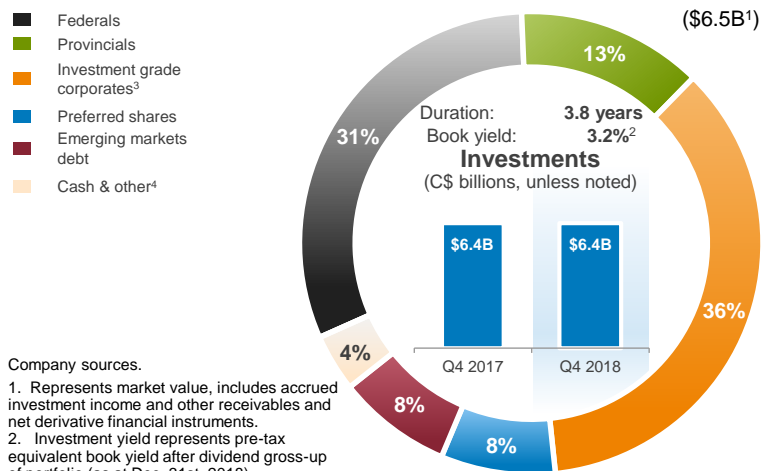
Genworth MI Canada Inc.



- 2018 marked Genworth Canada's ninth annual dividend increase since IPO
- 4Q18 payout ratio = 36%
- Annualized dividend: **\$2.04/share = 4.5% yield***

*As at February 8th, 2019.

Total investments & net derivative assets



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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