

Who we are

**LARGEST** private sector residential mortgage insurer in Canada

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

Supported **250+** Canadian lenders



Market facts (Q1 2018)

**\$6.8 billion**  
Total assets

**\$4.0 billion**  
Shareholders' equity

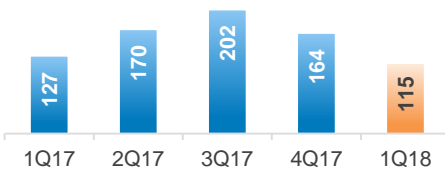
**\$3.9 billion**  
Market capitalization\*

**91 million**  
Shares outstanding\*\*

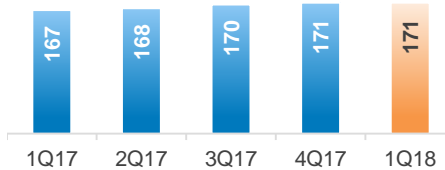
\*As at May 2<sup>nd</sup>, 2018. Source: Ipreo. \*\*Basic shares outstanding, end of period.

Solid Financial Track Record

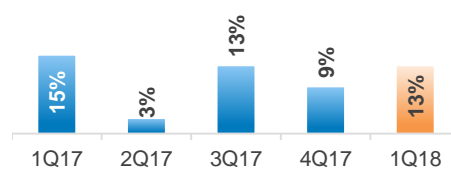
Premiums written  
(\$ millions)



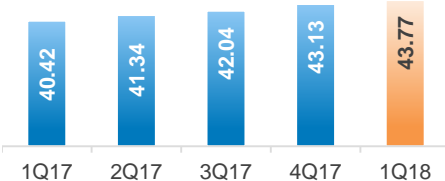
Premiums earned  
(\$ millions)



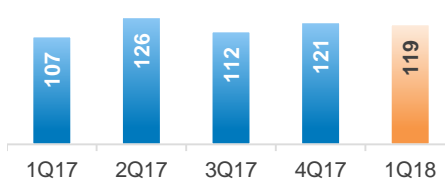
Loss ratio  
(%)



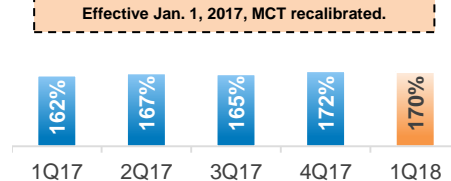
Book value per share  
(diluted, incl. AOCI)



Net operating income  
(\$ millions)



Minimum Capital Test ratio  
(%)<sup>1</sup>



All figures in Canadian dollars. 1. Minimum Capital Test ratio for the Genworth Financial Mortgage Insurance Company Canada operating company. Effective Jan. 1, 2017, the holding target MCT of 220% was recalibrated to the OSFI Supervisory MCT ratio target of 150% and the minimum MCT ratio under PRMHIA was reduced to 150%. Note: 1Q18 MCT is an estimate.

Strategic priorities

1

Invest in process innovation and technology to drive **improved customer experience**



2

Continue to exercise prudent **risk management** and proactive **loss mitigation**



3

Leverage our **data** and **mortgage expertise** to influence our regulatory environment



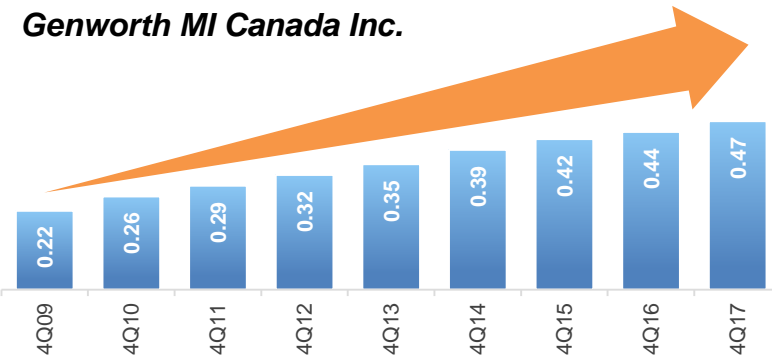
4

Maintain an **efficient capital structure** to ensure capital strength while **maximizing ROE**



## History of quarterly dividend increases

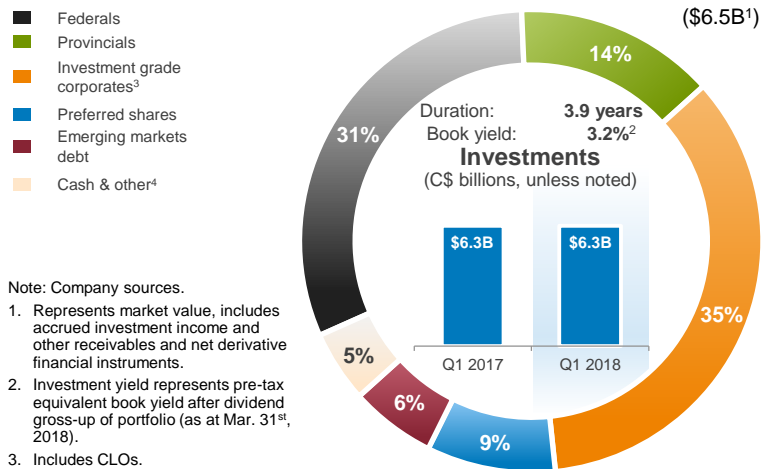
### Genworth MI Canada Inc.



- 2017 marked Genworth Canada's eighth annual dividend increase since IPO
- 1Q18 payout ratio = 36%
- Annualized dividend: **\$1.88/share = 4.5% yield\***

\*As at May 9<sup>th</sup>, 2018.

## 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:** 1995<sup>1</sup>

### Corporate Headquarters:

2060 Winston Park Drive, Suite 300

Oakville, ON L6H 5R7

[www.genworth.ca](http://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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