

Who we are

LARGEST private sector residential mortgage insurer in Canada

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

Supported **250+** Canadian lenders



Market facts (Q4 2017)

\$6.9 billion
Total assets

\$4.0 billion
Shareholders' equity

\$3.8 billion
Market capitalization*

91 million
Shares outstanding**

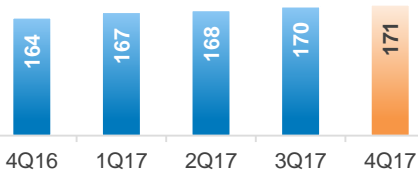
*As at February 8th, 2018, Source: Ipreo. **Basic shares outstanding, end of period.

Solid Financial Track Record

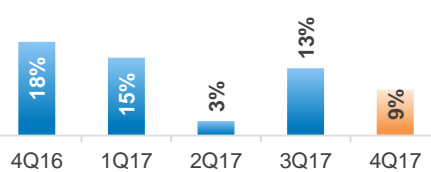
Premiums written
(\$ millions)



Premiums earned
(\$ millions)



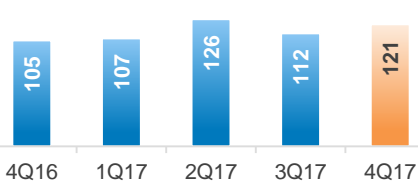
Loss ratio
(%)



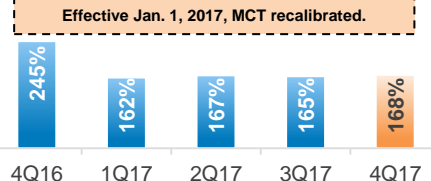
Book value per share
(diluted, incl. AOCI)



Net operating income
(\$ millions)



Minimum Capital Test ratio
(%)¹



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: 4Q17 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



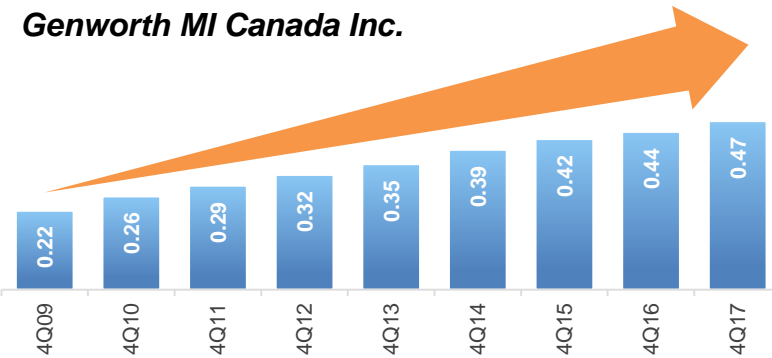
4

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



History of quarterly dividend increases

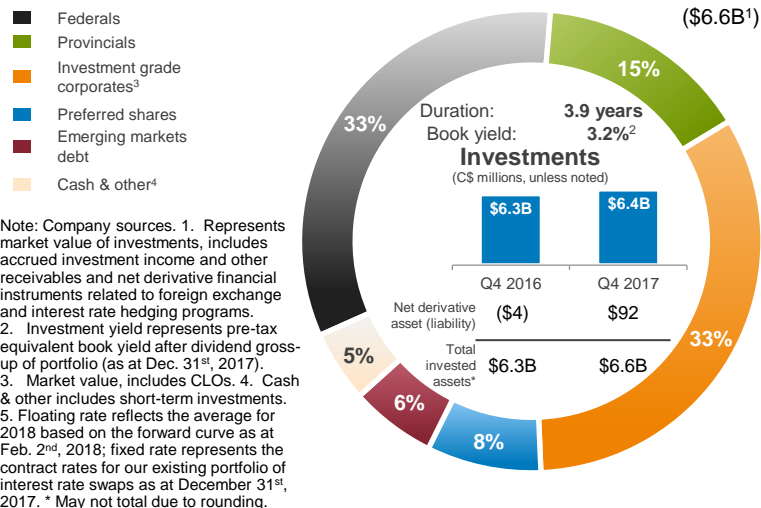
Genworth MI Canada Inc.



- 2017 marked Genworth Canada's eighth annual dividend increase since IPO
- 2017 payout ratio = 35%
- Annualized dividend: **\$1.88/share = 4.8% yield***

*As at March 1st, 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: 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
- Cormark Securities
- Dowling & Partners
- National Bank Financial
- RBC Capital Markets
- Scotiabank GBM
- TD Securities

Contact

Jonathan A. Pinto

Vice President, Investor Relations

☎ 905.287.5482

✉ jonathan.pinto@genworth.com