

2019 Investor Day

December 5, 2019

Genworth 
Canada

Forward-looking and non-IFRS statements

Public communications, including oral or written communications such as this document, relating to Genworth MI Canada Inc. (the “Company”, “Genworth Canada” or “MIC”) often contain certain forward-looking statements. These forward-looking statements include, but are not limited to, statements with respect to the impact of guideline changes by OSFI and legislation introduced in connection with the Protection of Residential Mortgage or Hypothecary Insurance Act (PRMHIA); the effect of changes to the mortgage insurance rules, including government guarantee mortgage eligibility rules and provincial housing initiatives; and the Company’s beliefs as to housing demand and home price appreciation, key macroeconomic factors, unemployment rates; as well as the Company’s future operating and financial results, sales expectations regarding premiums written, capital expenditure plans, dividend policy and the ability to execute on its future operating, investing and financial strategies, the Canadian housing market, and other statements that are not historical facts. These forward-looking statements may be identified by their use of words such as “may”, “would”, “could”, “will,” “intend”, “plan”, “anticipate”, “believe”, “seek”, “propose”, “estimate”, “expect”, and similar expressions. These statements are based on the Company’s current assumptions, including assumptions regarding economic, global, political, business, competitive, market and regulatory matters. These forward-looking statements are inherently subject to significant risks, uncertainties and changes in circumstances, many of which are beyond the ability of the Company to control or predict. The Company’s actual results may differ materially from those expressed or implied by such forward-looking statements, including as a result of changes in the facts underlying the Company’s assumptions, and the other risks described in the Company’s most recently issued Annual Information Form, Short Form Base Shelf Prospectus, Management’s Discussion and Analysis and all documents incorporated by reference in such documents. Management’s current views regarding the Company’s financial outlook are stated as of the date hereof and may not be appropriate for other purposes. Other than as required by applicable laws, the Company undertakes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments or otherwise.

To supplement its financial statements, the Company uses select non-IFRS financial measures. Such non-IFRS financial measures include net operating income, operating earnings per common share (basic), operating earnings per common share (diluted), operating return on equity, insurance in-force, new insurance written, loss ratio, expense ratio, combined ratio, investment yield, Mortgage Insurer Capital Adequacy Test (MICAT) and Minimum Capital Test (MCT). The Company believes that these non-IFRS financial measures provide meaningful supplemental information regarding its performance and may be useful to investors because they allow for greater transparency with respect to key metrics used by management in its financial and operational decision making. Non-IFRS measures do not have standardized meanings and are unlikely to be comparable to any similar measures presented by other companies. These measures are defined in the Company’s glossary, which is posted on the Company’s website at <http://investor.genworthmicanada.ca>. A reconciliation from non-IFRS financial measures to the most readily comparable measures calculated in accordance with IFRS, where applicable, can be found in the Company’s most recent Management’s Discussion and Analysis, which is posted on the Company’s website and is also available at www.sedar.com.

Genworth Canada 2019 Investor Day

December 5th, 2019 – Agenda

<p>Aaron Williams VP, Finance & IR</p>	<p>Opening remarks and introduction</p>
<p>Stuart Levings President & CEO</p>	<p>Strategic outlook</p>
<p>Craig Sweeney SVP & Chief Risk Officer</p>	<p>Disciplined risk management</p>
<p>Philip Mayers SVP & Chief Financial Officer</p>	<p>Financial strategy and insights</p>
<p>Stuart Levings President & CEO</p>	<p>Wrap up, followed by Q&A with all executive presenters</p>

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Themes for today



Constructive MI environment

✓ Resilient economy, low unemployment, robust wage growth

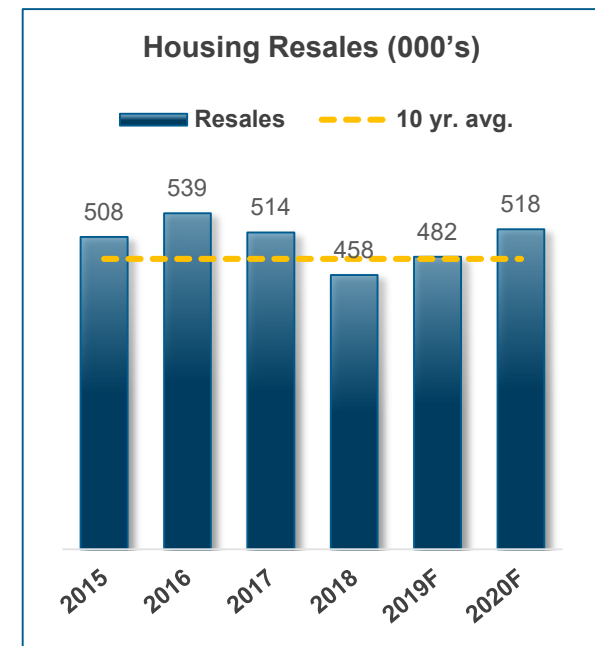
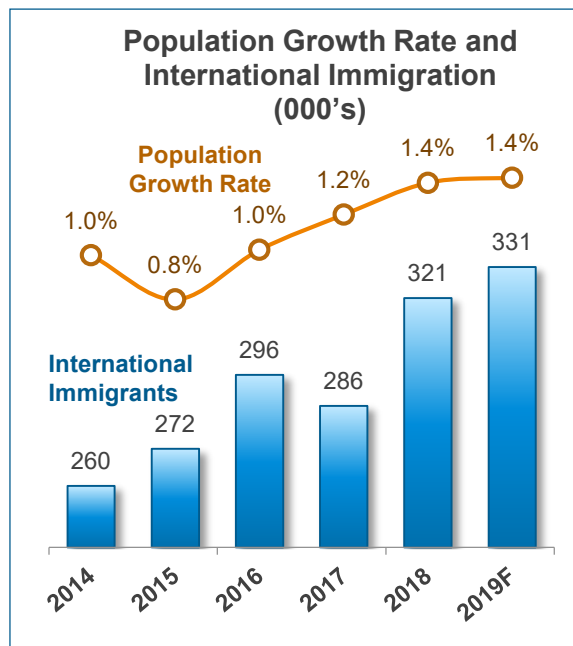
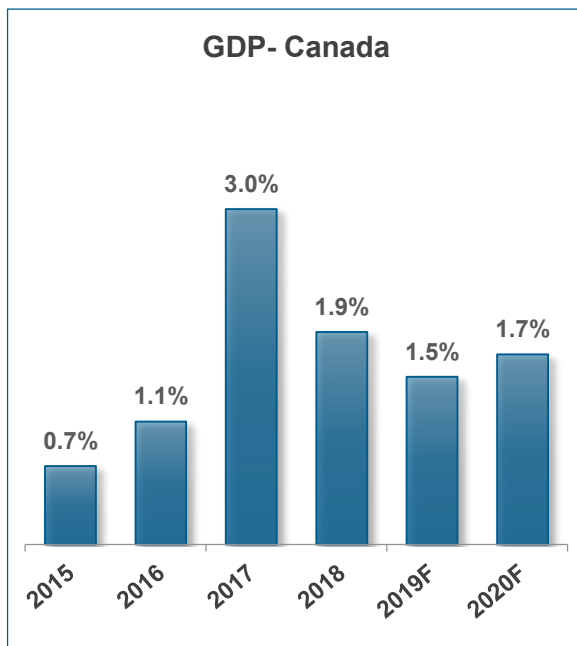
✓ Strong population growth

✓ Strong recovery in resale volumes ... up ~11% Y/Y

✓ Relatively low interest rates

✓ Improved affordability in most major markets

✓ Supportive regulatory environment



Source: Statistics Canada and Bank of Canada (MPR Oct'19); GDP forecast as per company baseline projections.

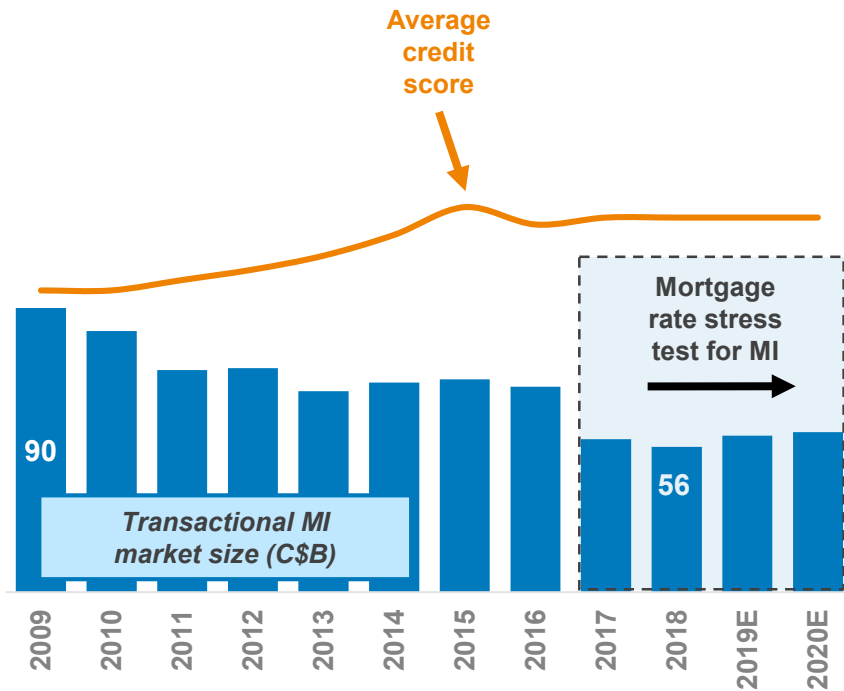
Source: Statistics Canada; Immigration forecast per government of Canada's Multi-Year Immigration Levels Plan 2019-2021; 2019 Population growth per company forecast. Excluding returning immigrants.

Source: CREA

Positive top line momentum

Market size and portfolio quality

(denotes transactional new insurance written, C\$B)



Market size grew in 2019 due to improved FTHB confidence and affordability; portfolio quality remains strong

Growth drivers

- 1 Market size**
 - Ongoing momentum in FTHB purchases
 - ~2% HPA
- 2 Market share**
 - 1 pt = ~\$23MM NPW
- 3 New niche market**
 - Innovative product development

MIC premiums written expected to be modestly higher in 2020 driven by ongoing market share momentum and market size growth

Smarter MI: A prudent growth strategy

A Smarter Mortgage Insurance operating platform focused on three key areas:

Best in Class Customer Experience

- Faster approvals a key customer priority (increased process automation)
- Predictable & consistent service experience
- Enhanced messaging to drive increased process transparency



High Quality Insurance Portfolio

- Disciplined and dynamic risk appetite
- Insurance decisions that reflect regional economic inputs
- Early detection of potential misrepresentation
- Enhanced risk selection algorithms based on advanced analytics and broader data sets



Innovative Loss Mitigation Solutions

- Reengineered loss mitigation process to drive increased efficiencies
- Model assisted file triage and resource allocation in Home Ownership Assistance Program



LEVERAGING DATA, TECHNOLOGY AND ADVANCED ANALYTICS TO DRIVE PRUDENT GROWTH

Innovative product development

Private (Non Government Guaranteed) Mortgage Insurance Product

Current focus

New niche market

HLTV properties >
\$1MM in GTA/GVA

Risk transfer

LLTV properties >
\$1MM in GTA/GVA

Longer term

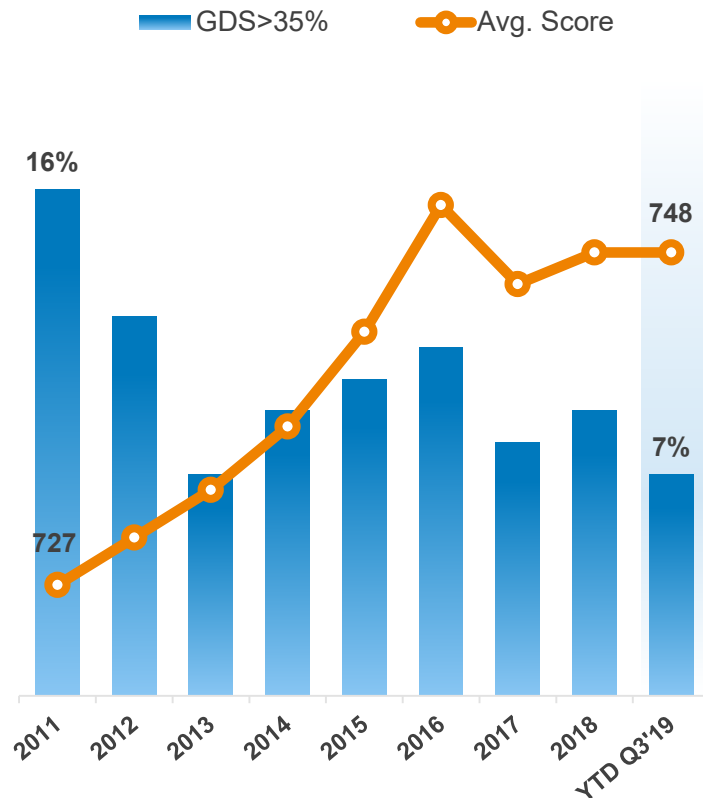
Credit enhancement

Private RMBS
market

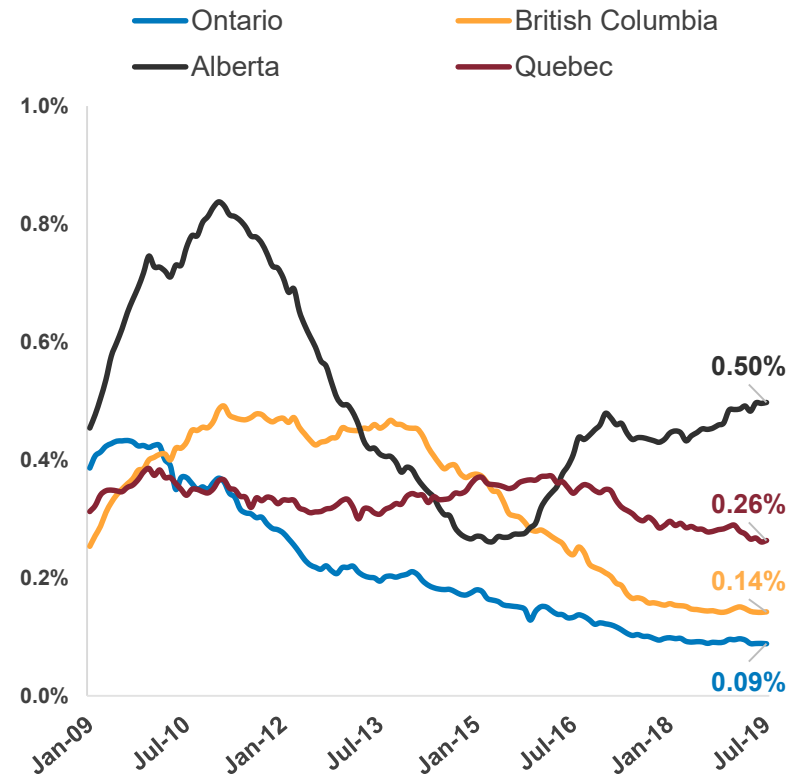
IN DISCUSSION WITH INDUSTRY STAKEHOLDERS, TARGETING 2020 LAUNCH

High quality insurance portfolio

GDS>35% and Average Credit Score



Mortgage Delinquency Rates (CBA)



REGULATORY AND UNDERWRITING CHANGES SUPPORTING STRONG PORTFOLIO QUALITY

Source: Canadian Bankers Association as at July'19.
Note: Company sources based on transactional new insurance written; GDSR based on contractual interest rate.

Strategic benefits from new ownership

Market Share

Strong sponsor should be positive for ongoing market share momentum

Capital structure

Focus on capital efficiency including increasing leverage to ~15%

Diversification

Creates potential opportunities for business expansion

IT Infrastructure

Triggers transition away from US shared services to fully stand-alone, Canadian structure

Brand

Presents rebranding opportunity

POSITIVE FOR PRUDENT GROWTH AND ROE IMPROVEMENT

Our strategic priorities

Prudent Growth

- Core growth – Enhanced customer experience
- New niche market - Innovative product development

Proactive Risk Management

- Strong risk management framework
- Disciplined underwriting and risk appetite

Capital Efficiency

- MICAT target operating range of 160 to 165%
- 15% debt to total capital leverage ratio

Government Relations

- Affordability and supply measures
- Qualifying criteria modifications

Talent Management

- Attracting, retaining and developing key talent

2020 outlook

1 Cautiously optimistic on Canadian economic growth

2 Majority of housing markets in balanced territory

3 Modestly improved affordability for first time home buyers

4 Market size expansion and market share momentum should drive top line growth

5 Ongoing normalization of loss ratio, preliminary full year range of 15 – 25%

6 Continued deployment of excess capital, preliminary estimate of \$400 - \$500MM

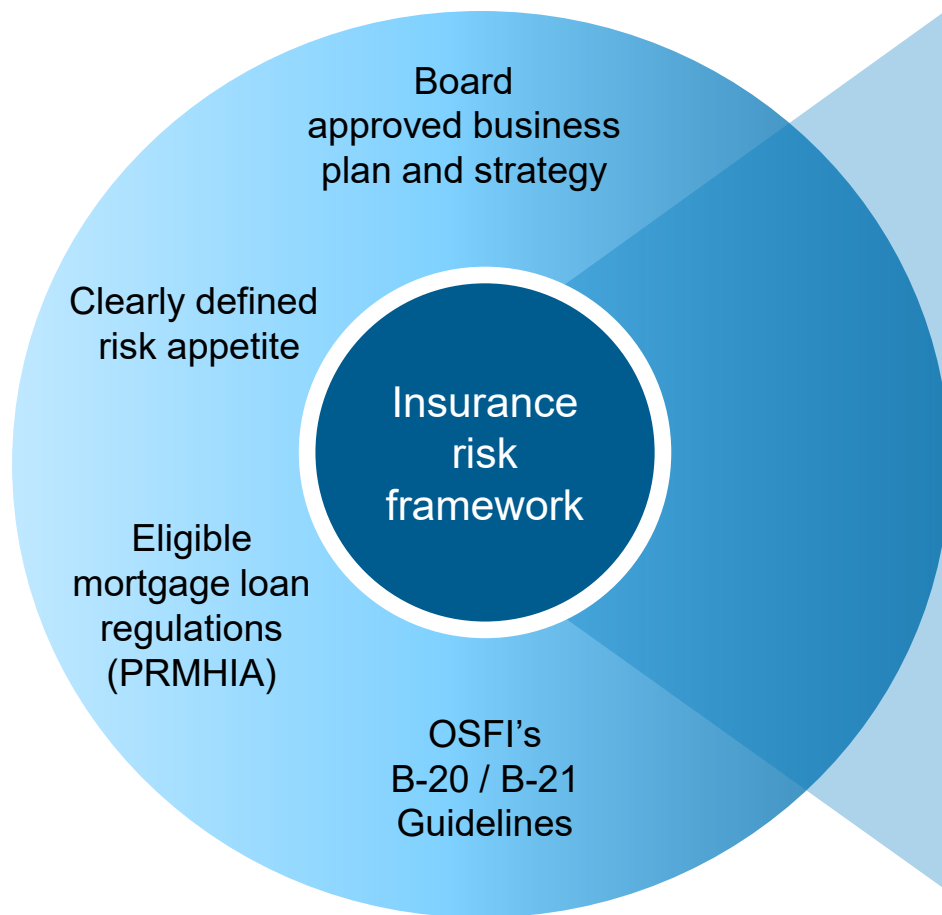
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Risk management framework

Strong risk governance & supportive regulatory environment



Deep understanding of economic and housing markets

Proprietary mortgage scoring model and disciplined underwriting

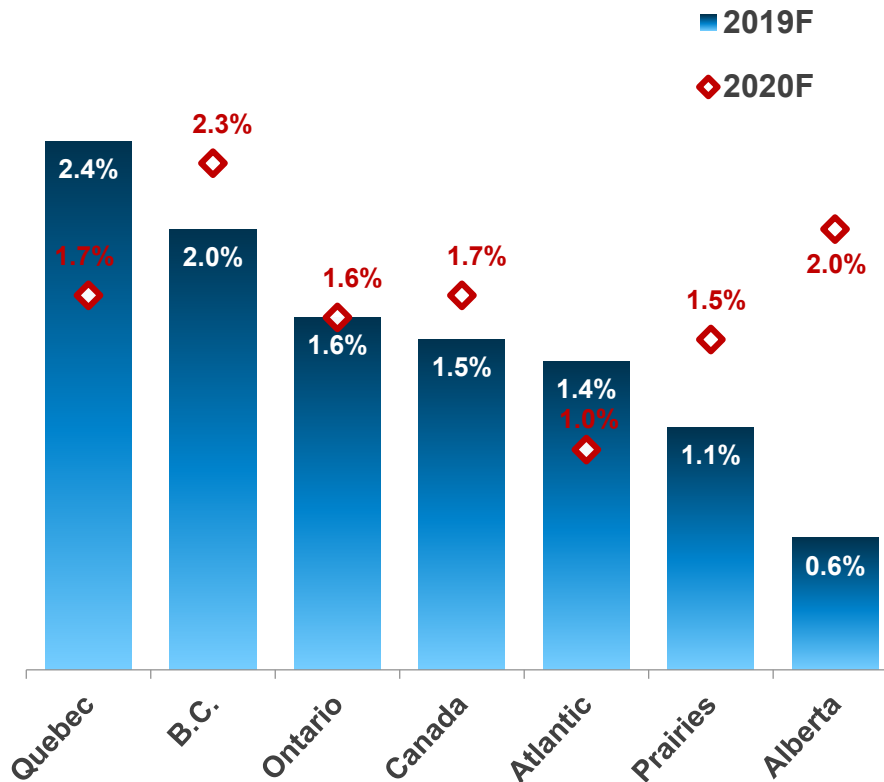
Robust internal and lender quality assurance routines

Dynamic monitoring of portfolio quality and stress testing

Proactive loss mitigation strategies

Economic Environment

GDP Forecast for 2019 and 2020



Key Strengths

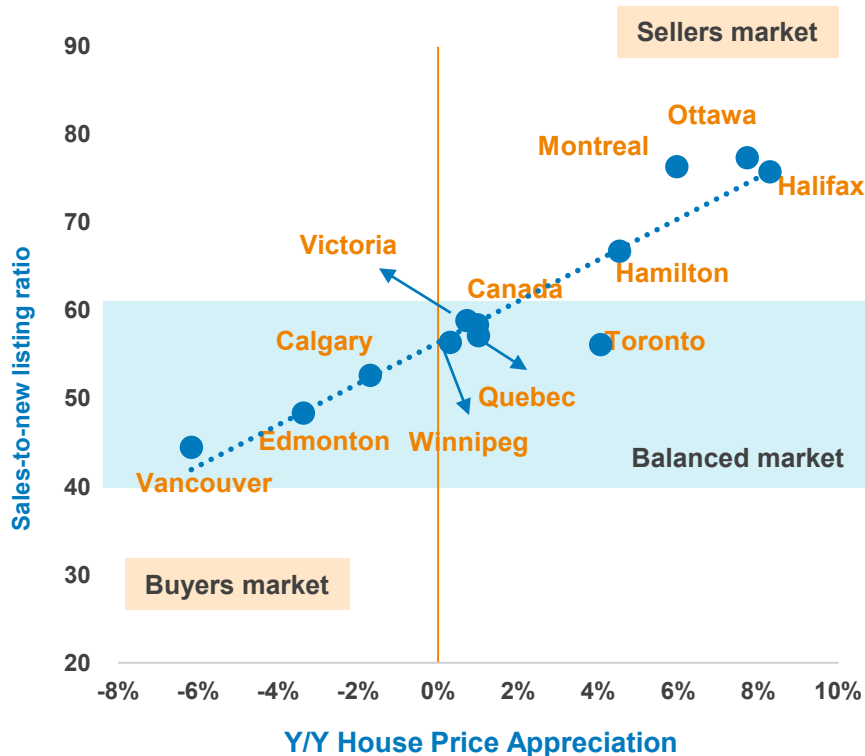
- Interest rates remain supportive
- Consumer spending and housing activity to continue to recover
- U.S. growth outlook remains solid

Key Watch Areas

- Global trade conflicts and uncertainty
- High household debt levels
- Investment in the energy sector, oil exports and pipeline capacity

Housing environment

Sales-to-new listing ratio (YTD) & Y/Y HPA



Highlights



Majority of cities have adjusted to the mortgage rate stress test



Slower housing markets in **Calgary & Edmonton**, modest price pressure expected to continue

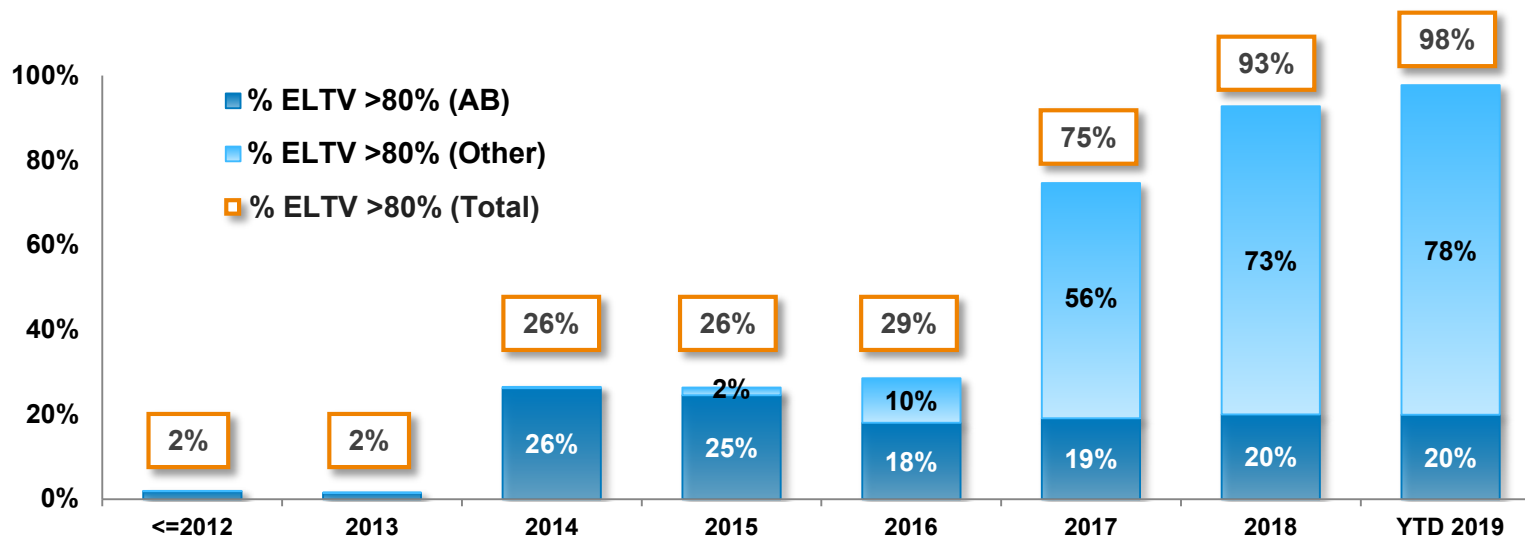


Early signs that **Vancouver** has stabilized, resales trending up over the last 6-months

MAJORITY OF HOUSING MARKETS BALANCED WITH MODEST HOUSE PRICE APPRECIATION

National risk in-force (RIF)

**% of Transactional Business With an Effective Loan-to-Value (ELTV) >80% by Book Year³
As at September 30, 2019**



O/S IMB ¹ (\$B) as at Q3'18	\$32	\$8	\$13	\$18	\$17	\$17	\$13	-
O/S IMB ² (\$B) as at Q3'19	\$27	\$7	\$10	\$15	\$15	\$15	\$17	\$14

**2016 VINTAGES AND PRIOR BENEFITING FROM HOUSE PRICE GROWTH AND PRINCIPAL REDUCTION
ECONOMIC SLOWDOWN STARTING IN 2015 KEEPING ALBERTA ON RISK LONGER**

Note: Totals may not add due to rounding.

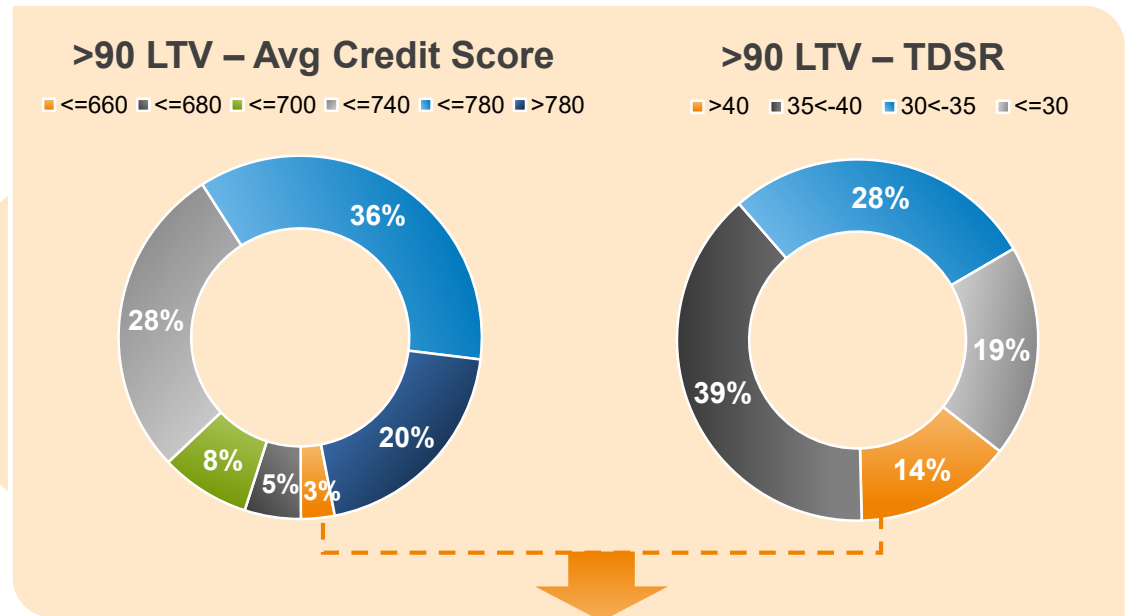
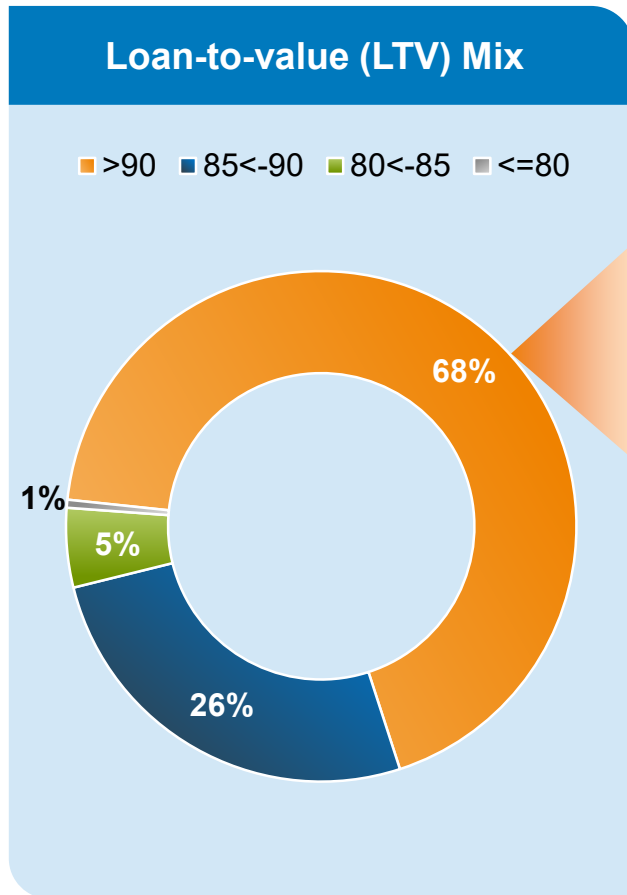
1. IMB: Insured Mortgage Balance - Based on outstanding balance of insured mortgages as reported by lenders to the Company as at Sep 30, 2018 of \$211B.

2. IMB: Insured Mortgage Balance - Based on outstanding balance of insured mortgages as reported by lenders to the Company as at Sep 30, 2019 of \$203B.

3. Effective LTV calculated using Teranet Composite 11 HPI.

Limiting stacked risk factors

2019 transactional business



Stacked risks (% of NIW): >90 LTV + <=660 Avg Credit Score + >40 TDSR

	Halifax	Montreal	Ottawa	Toronto	Calgary	Vancouver	National
2019	0.3%	0.0%	0.3%	0.1%	0.2%	0.4%	0.2%
2018	0.2%	0.1%	0.4%	0.2%	0.3%	0.5%	0.4%
2017	0.3%	0.1%	0.3%	0.2%	0.4%	0.4%	0.4%

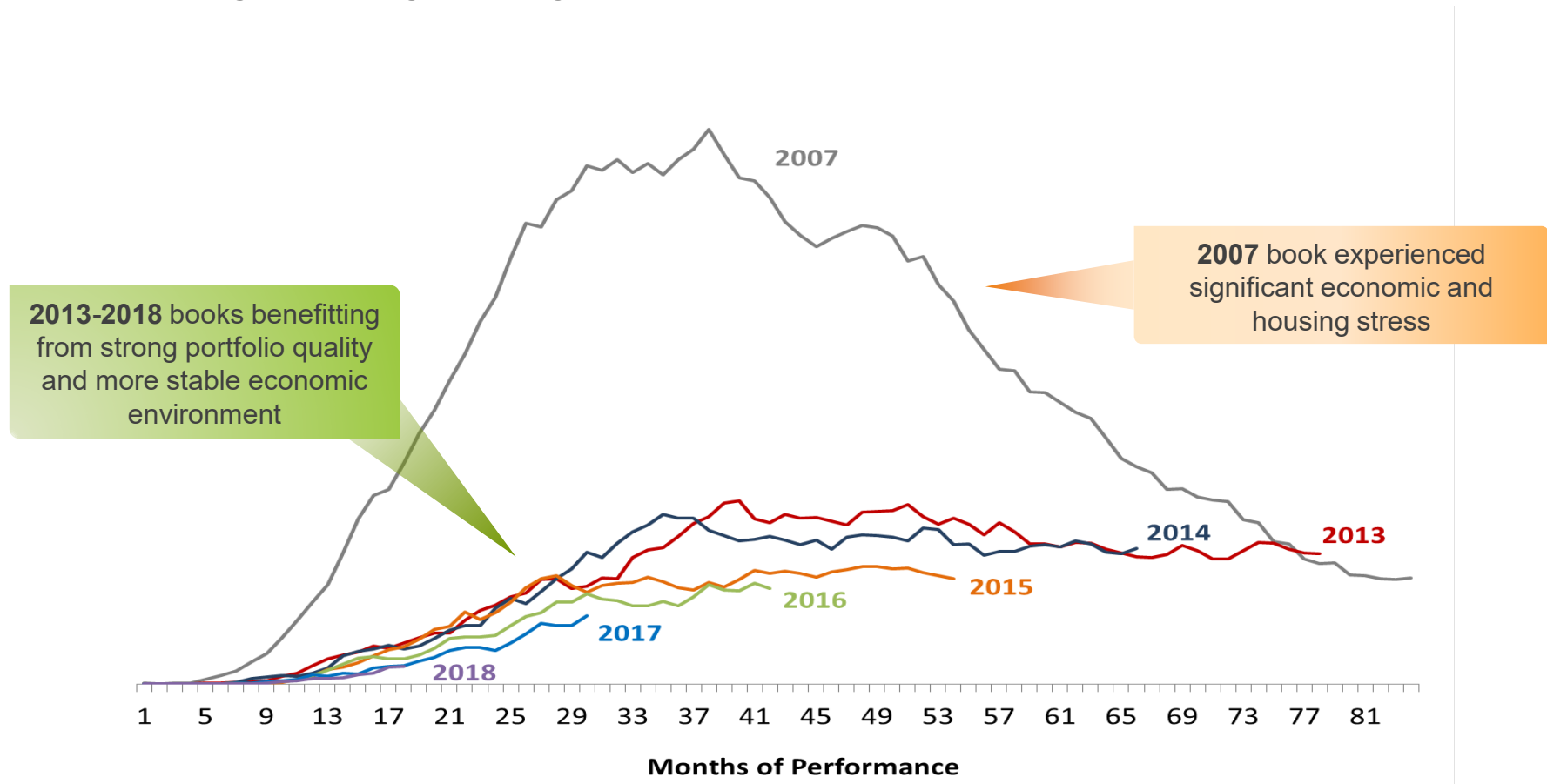
LIMITED EXPOSURE TO STACKED RISK LOANS

Note: Company sources; Stacked Risk >90 LTV and <= 660 score and >40 total debt service ratio (TDSR). NIW represents new insurance written.

- LTV mix, >90 LTV by Average Credit Score, >90 LTV by TDSR and 2019 Stacked risks based on New Insurance Written (NIW) YTD Sep'19; Purchase only. Excludes Alt A.
- 2016, 2017 and 2018 Stacked risks based on Total NIW for the year; Purchase only, excludes Alt A
- Cities defined using Teranet 11 boundaries

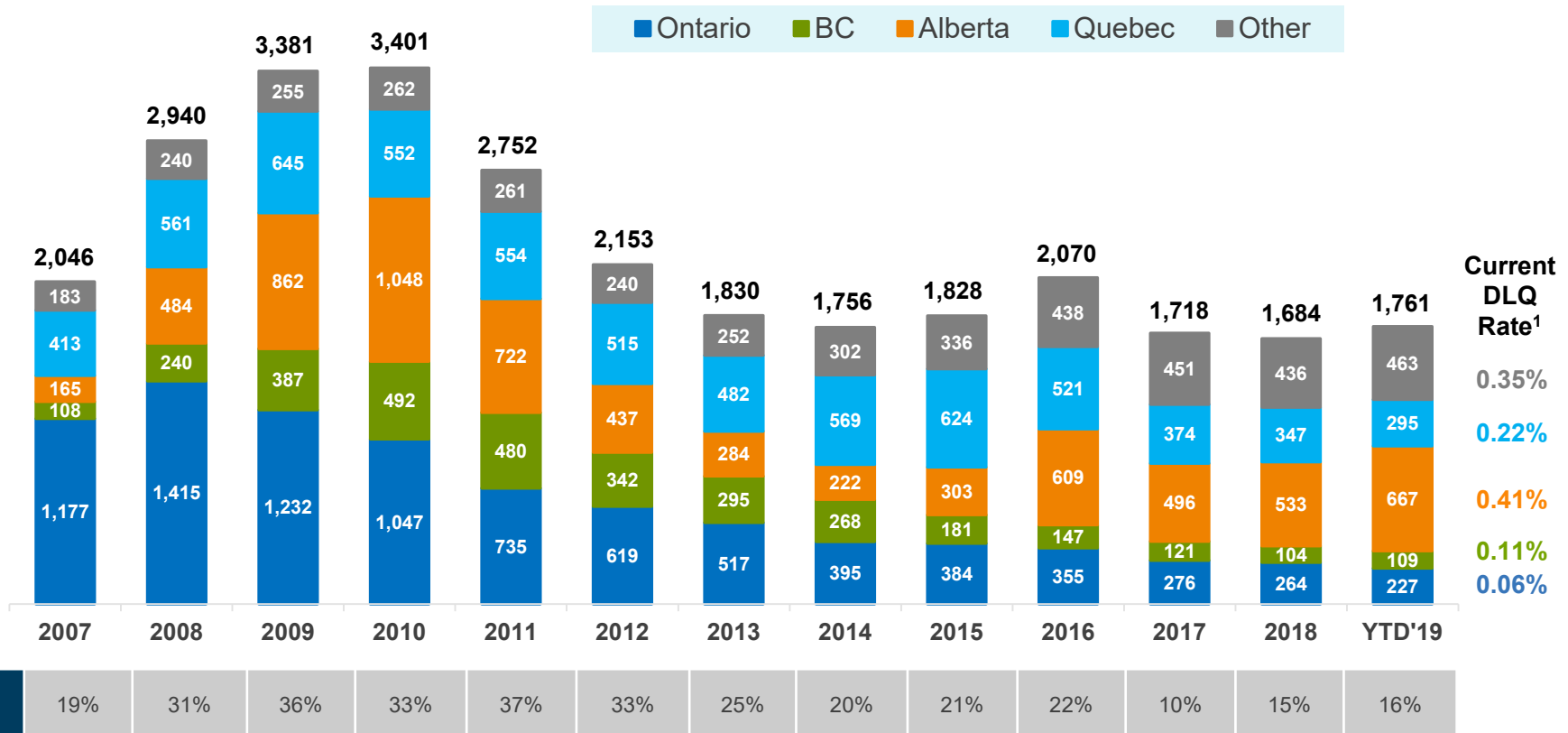
Improved delinquency trends

Delinquency rates by book year



2013-2018 BOOKS: REDUCED PRODUCT RISK, UNDERWRITTEN TO B-21 UNDERWRITING STANDARDS AND HIGHER CREDIT QUALITY

Regional delinquency trends



STABLE TO IMPROVING DELINQUENCY TRENDS OVER THE LAST THREE YEARS FOR MOST REGIONS

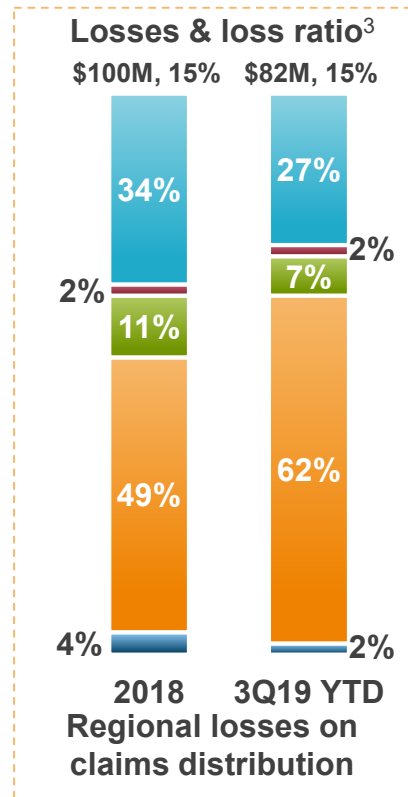
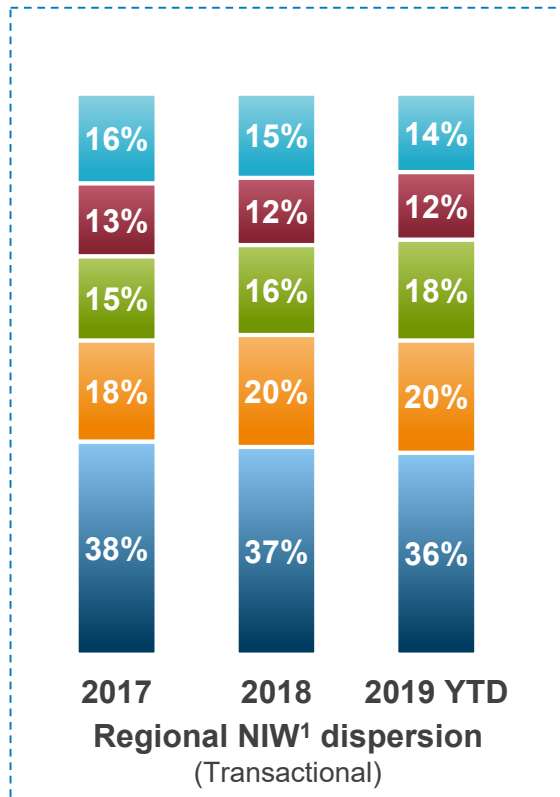
1. Current Delinquency Rate based on outstanding insured mortgages as at September 30, 2019

2. Loss ratio in 2009 excludes the impact of the change to the premium recognition curve in the first quarter of 2009; Loss Ratio based on Yearly/Quarterly total losses

Loss ratio trend

Regional NIW¹ vs. losses on claims

■ Ontario ■ Alberta ■ Quebec ■ Pacific² ■ Other



Observations



Alberta primarily driving losses on claims in 2018 and 2019 YTD



Strong economic conditions in Ontario and Pacific regions resulting in very low losses on claims in these regions



Continued improvement in Quebec driven by strong employment growth

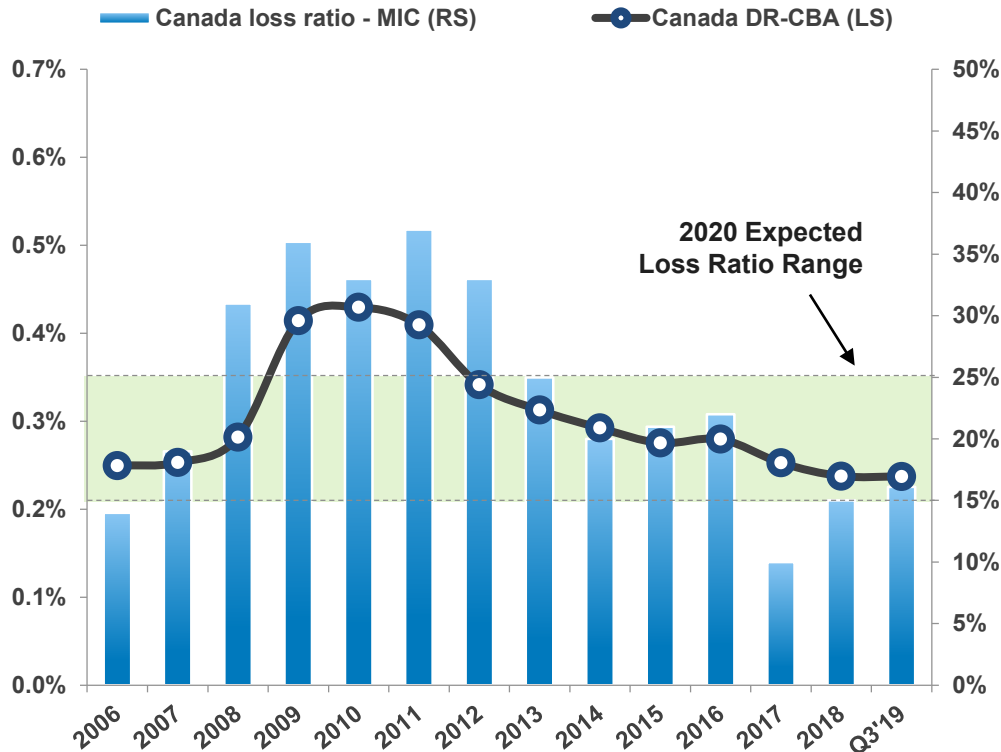
REGIONAL DIVERSIFICATION HELPS OFFSET SOFTER ECONOMIC CONDITIONS IN ALBERTA

Note: Company sources.

1. NIW represents new insurance written. 2. Pacific includes B.C. and Territories. 3. Company estimates.

2020 full year loss ratio expectations

MIC loss ratio & CBA delinquency rates



2020 key assumptions

	UE Rate	House Prices
National	5.9% - 6.4%	-1.0% to 3.0%

- WTI in the \$50-65 /ppb range
- Mortgage interest rates remain close to current levels
- Employment growth to remain positive for most regions

2020 PRELIMINARY FULL YEAR LOSS RATIO RANGE: 15% TO 25%



Underwriting discipline through the cycle



Low to moderate housing risk for most regions



Portfolio quality and regional diversification are key mitigants



2020 preliminary full year loss ratio range: 15% to 25%

Disciplined risk
management

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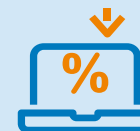
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Strong balance sheet underpins our value proposition

(\$ millions)	Sep. 30, 2019	Dec. 31, 2018	Dec. 31, 2017
Assets			
Cash and investments	\$ 6,739	\$ 6,510	\$ 6,600
Other assets	350	379	324
Total assets	\$ 7,089	\$ 6,889	\$ 6,924
Liabilities			
Loss reserves	137	124	119
Unearned premiums	2,099	2,089	2,130
Long-term debt	436	434	433
Other liabilities	394	252	281
Total liabilities	3,066	2,899	2,963
Shareholders' equity (incl. AOCI)	4,023	3,990	3,961
Total liabilities and shareholders' equity	\$7,089	\$ 6,889	\$ 6,924
Debt to Total Capital	10%	10%	10%
Interest coverage	25x	27x	32x



High quality investments
~93% inv. grade fixed income



\$2.1 billion of unearned premiums represents future revenues



Strong capital position with ~172% MICAT ratio

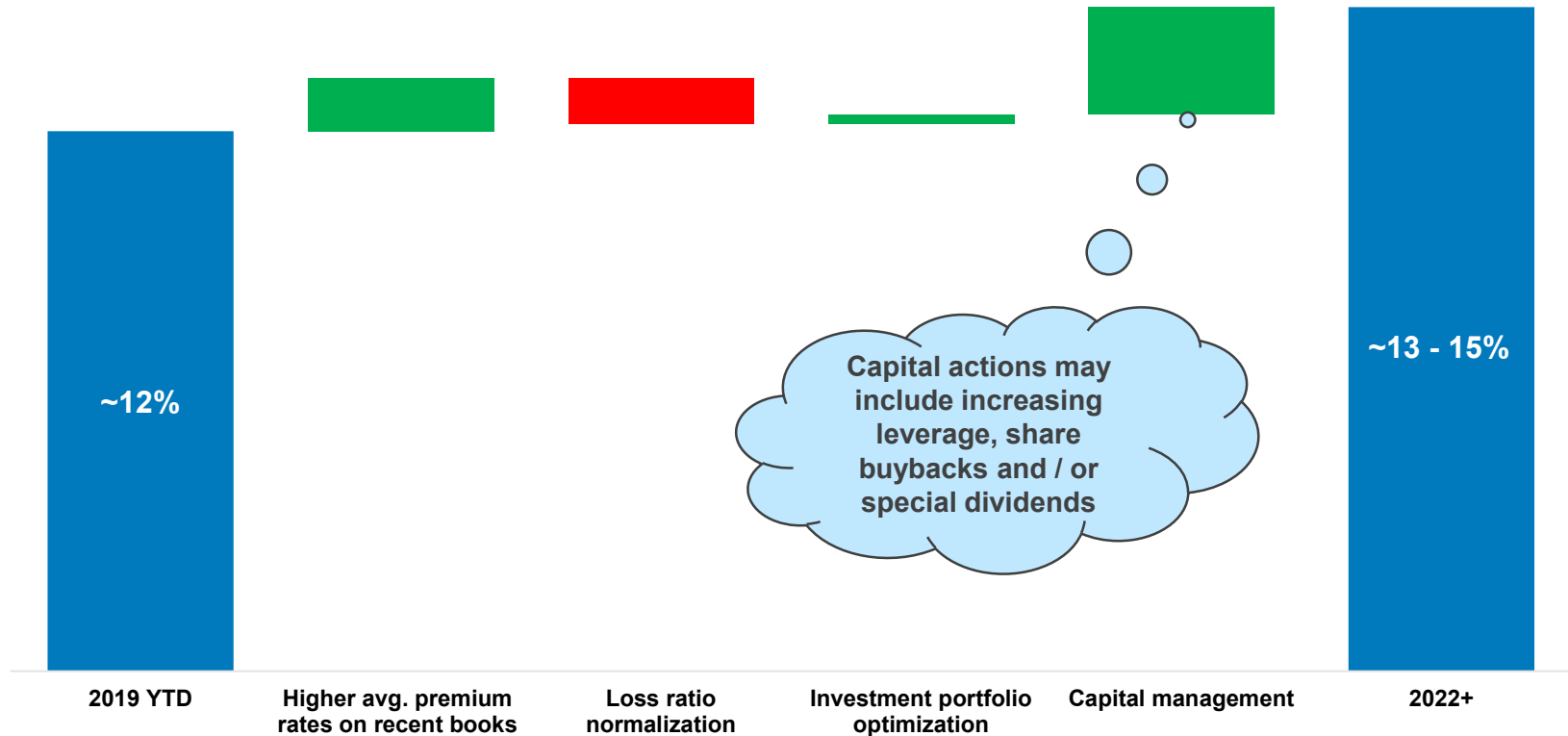


Conservative leverage of 10%

Visibility into ROE progression

Path to future ROE enhancement

(%, illustrative purposes only)



TARGETING 13-15% ROE OVER THE MEDIUM TERM

Long run pricing ROE

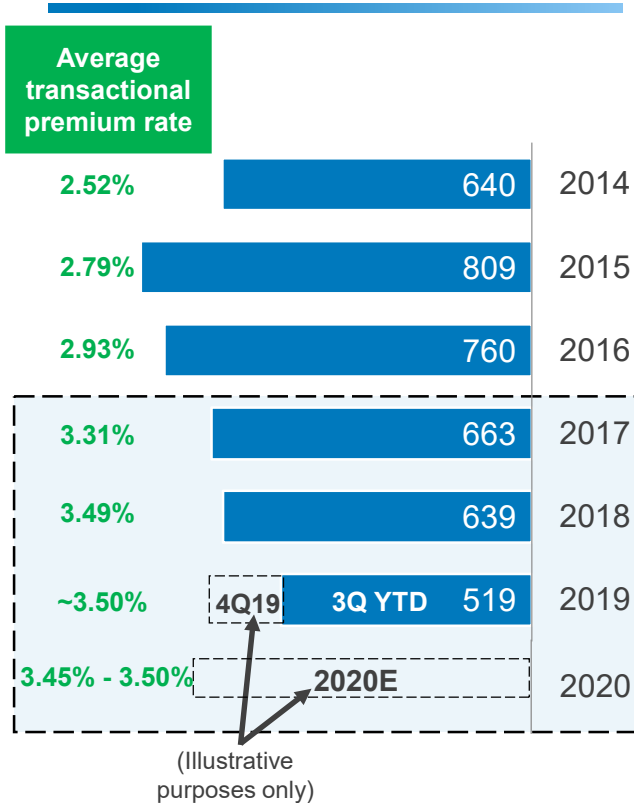
Lifetime Pricing Expectations for Single Transactional Book

Average Premium Rate	345 – 350 bps
Premiums Written per \$1B of NIW	\$34.5 – 35 MM
Loss Ratio	20 – 25%
Expense Ratio	18 – 20%
Underwriting Margin	55 – 60%
Pre-tax book yield	3.20 – 3.25%
Capital required per \$1 B of New insurance Written	\$25 – 27 MM
Target leverage	15%
Lifetime ROE (levered)	13 – 15%

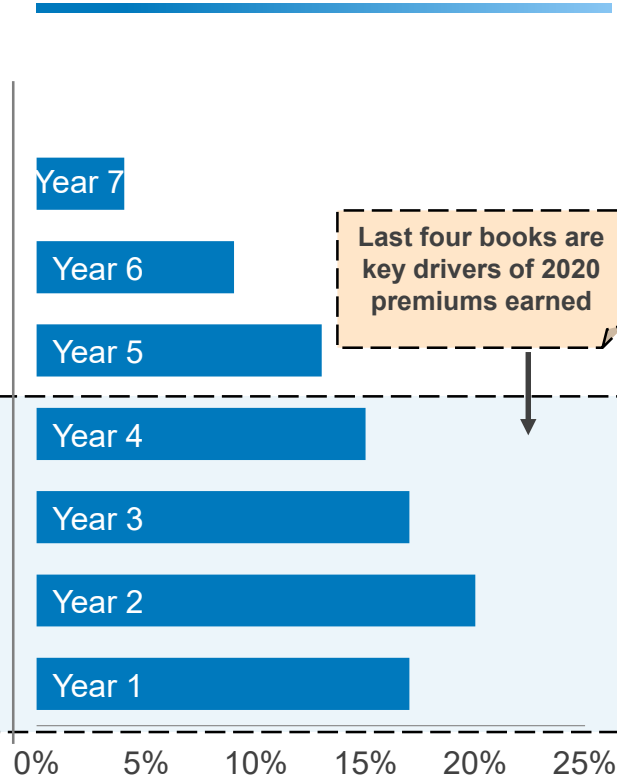
**2017 & SUBSEQUENT BOOKS PRICED TO EARN LIFETIME ROE > 13%
OVER A TYPICAL ECONOMIC CYCLE**

Premiums earned drivers & ROE impact Genworth Canada

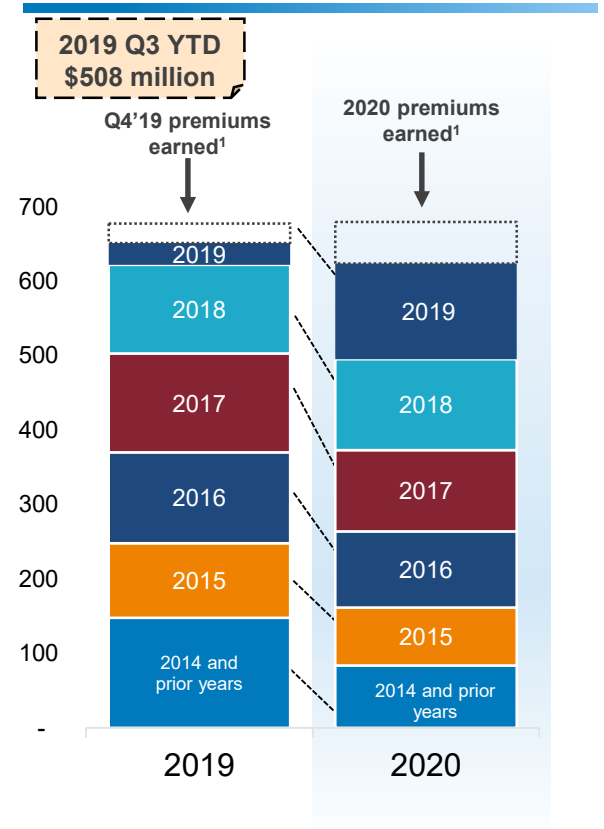
Net premiums written (\$ millions)



Earnings curve (By age of book for a calendar year)



Premiums earned (Contribution by book year)¹



Positive ROE momentum as 2017 & subsequent books contribute the majority of premiums earned in 2020

Premiums earned expected to be flat to modestly higher in 2020

Note: Earnings curve assumes no material change in the curve with respect to above depiction.

¹ Estimates as of Q4/19 and 2020 premiums earned are for illustrative purposes only and are not to scale; Company estimates.

Capital optimization: Organic capital generation

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Fund growth with
MICAT operating range
of 160 - 165%

Holding company cash
and liquid investments
> = \$100 MM



Strong capital position & organic capital generation in 2019

Regulatory Capital In Excess Of Operating MICAT Target of 165% - \$ MM

January 1, 2019 (MICAT 172%)	\$166
Total Comprehensive Income (incl. OCI)	386
Net decrease in required capital & other ¹	(3)
Ordinary dividends	(133)
Share buybacks & special dividends	(228)
September 30, 2019 (MICAT 172%)	\$188

Management intends to operate closer to MICAT target range of 160 to 165% going forward

Targeting \$175 to 225 MM of capital redeployment in Q4 2019

Preliminary forecast of capital redeployment for 2020 is \$400 to 500 MM



STRONG ORGANIC CAPITAL GENERATION EXPECTED TO CONTINUE IN 2020

Capital optimization: Leverage

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Maintain modest leverage of $\leq 15\%$

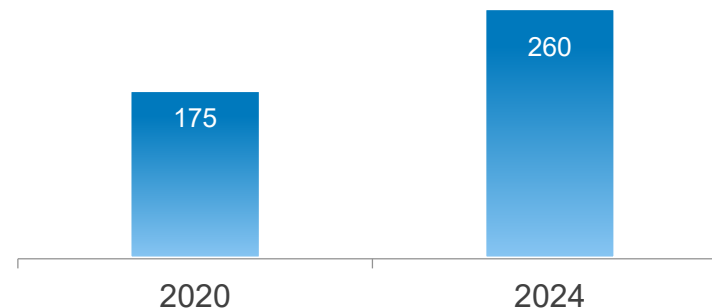
Credit facility of \$300 MM



Current leverage of 10%

Public debt outstanding: \$435 MM

(C\$ millions by maturity)



15% target leverage is consistent with our investment grade ratings





Evaluating options to increase leverage closer to long run target of 15% ... ~\$150 to 200 MM of potential additional leverage

Additional leverage could lead to a higher level of capital redeployment

ADDITIONAL LEVERAGE COULD ADD 1% OR MORE TO LONG RUN ROE

Proactive investment management

Clear investment objectives ...

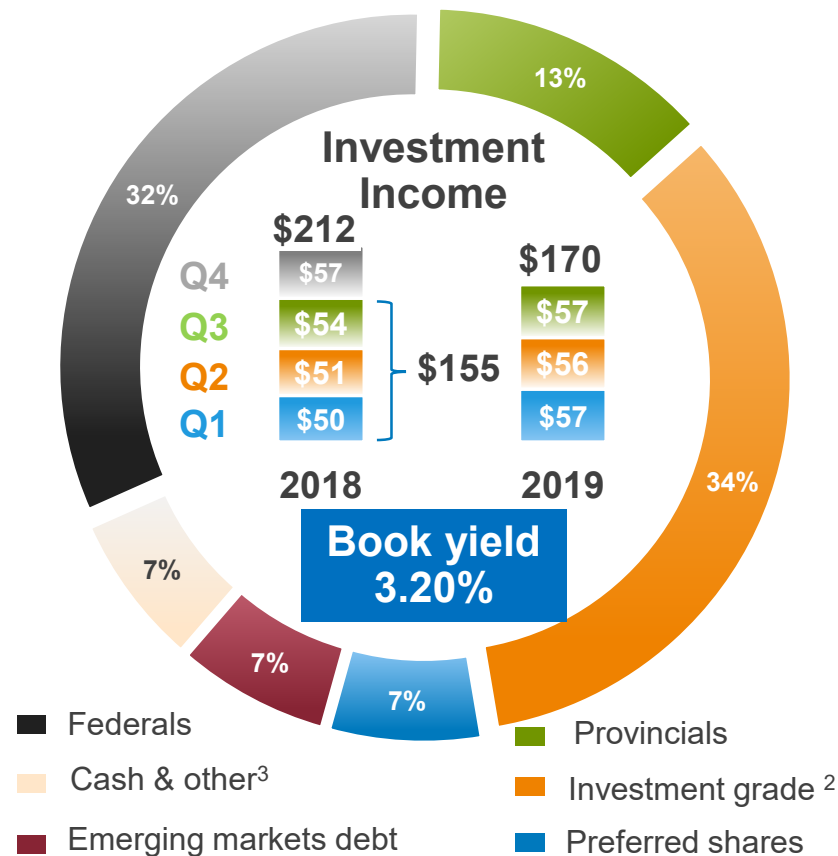
-  Focus on high quality assets
-  Limit exposure to correlated economic risks
-  Diversify geographically (US & select emerging market countries)
-  Opportunistically hedge interest rate risk

Interest rate hedge program adding further value ...

Interest rate swaps (C\$3.5B)	Forward curve ⁴
Floating rate ⁵	~1.75% - 1.85%
Fixed rate ⁵	1.17%
Spread	~0.60% - 0.80%
2020E FY investment income	~\$20MM - \$25MM

Strong execution driving stable income ...

Portfolio Investments: \$6.7B



IN 2020, EXPECTING MODESTLY LOWER OPERATING INVESTMENT INCOME ON LOWER INVESTED ASSETS AFTER CAPITAL REDEPLOYMENT

Key takeaways for 2020



Marginally higher transactional premiums written on growing market size and market share momentum



Flat to modestly higher premiums earned due to strong 2019 book of business



Normalizing loss ratio range of 15% to 25% aided by strong portfolio quality and stable economic conditions



Modestly lower investment income inclusive of favorable contribution from interest rate hedging program



Capital management actions including organic capital redeployment range of \$400 to 500 million in 2020 should be accretive for ROE



Focused on increasing leverage from 10 to 15% which could lead to additional capital redeployment

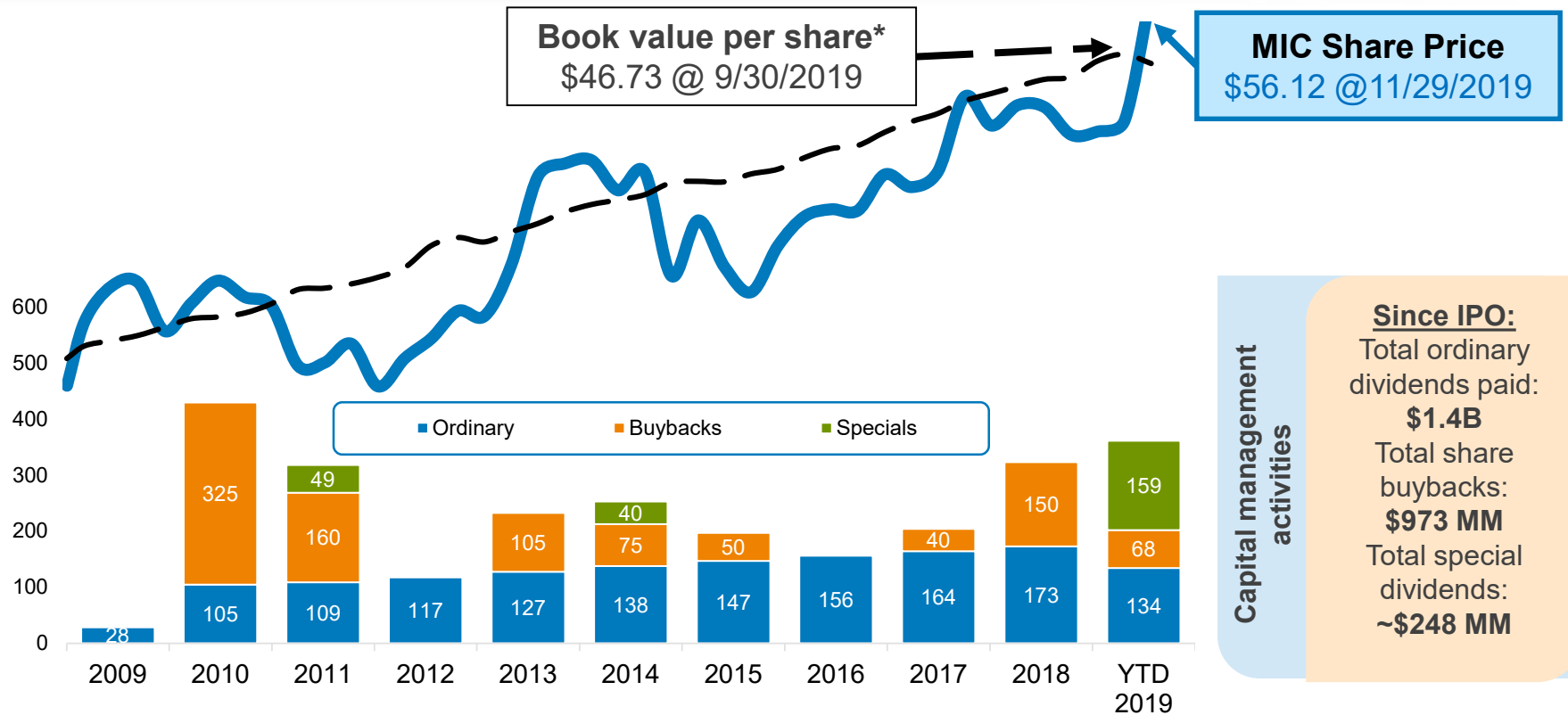
Operating ROE in 2020
should be consistent with recent years
around 12-13%

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Creating shareholder value



- If you bought Genworth Canada at IPO and reinvested dividends in the MIC's shares, then your total annualized shareholder return would have been ~17%¹ per annum
- Ordinary dividend increases of 5-12% per annum

PROACTIVE CAPITAL MANAGEMENT EXPECTED TO CONTINUE IN 2019 AND BEYOND



Constructive MI environment



Clear top line growth strategy



Strong risk management and loss mitigation



New ownership brings strategic benefits



ROE improvement and strong capital generation over the medium term



Enabling execution of business strategy and organizational success with a best in class talent pool

**Proven
business model
and
deep mortgage
insurance
expertise**

Q&A

Senior management team



Stuart Levings, President & Chief Executive Officer **15+ years of mortgage insurance experience**

Mr. Levings assumed his current role as President and Chief Executive Officer in January 2015. Prior to that Mr. Levings served in such senior leadership positions as Senior Vice President, Chief Operating Officer, Senior Vice President, Chief Operations Officer and Senior Vice President, Chief Risk Officer. Mr. Levings joined the Company in July 2000 as the Financial Controller, and has also held positions in finance and product development, including five years as Chief Financial Officer. Before that, Mr. Levings spent seven years with Deloitte & Touche. Mr. Levings holds a CPA, CA professional designation with over 15 years of professional experience in a variety of industry sectors. Mr. Levings holds a Bachelor of Accounting Science degree from the University of South Africa and is a member of both the South African and Canadian Institutes of Chartered Accountants.



Philip Mayers, SVP & Chief Financial Officer **25+ years of mortgage insurance experience**

Mr. Mayers became Chief Financial Officer of the Company in 2009. He has over 25 years of finance and general management experience in financial services businesses. Since joining the Company in 1995, Mr. Mayers has held several senior positions, including Vice President, Finance, Vice President, Operations, and Senior Vice President, Business Development. Prior to joining the Company, he held finance positions with Mortgage Insurance Company of Canada (“MICC”), Esso Petroleum Canada and Deloitte & Touche. He holds CPA, CA and CMA professional designations and has a Master of Accounting degree from the University of Waterloo.

Senior management team



Craig Sweeney, SVP & Chief Risk Officer
15+ years of mortgage insurance experience

Mr. Sweeney has more than 18 years of professional experience in the mortgage and banking industry. Since joining the Company in 1998, Mr. Sweeney has held senior positions in Operations and Business Development, including Director of Risk Operations and Director of Product Development. Mr. Sweeney received an honours Bachelor of Arts degree in Economics from Carleton University in 1994.



Winsor Macdonell, SVP, General Counsel & Secretary
15+ years of mortgage insurance experience

Mr. Macdonell is responsible for all of the Company's legal and compliance matters, as well as government relations. Mr. Macdonell joined the Company in 1999. He was called to the Bar in Ontario in 1994. Prior to joining the Company, he spent three years in the life and property and casualty industry, and prior to that was in private practice. Mr. Macdonell received an honours Bachelor of Commerce degree from Queens University in 1988 and his LL.B. from Dalhousie University in 1992 and his ICD.D in 2014.

Senior management team



Debbie McPherson, SVP, Sales and Marketing
25+ years of mortgage insurance experience

Ms. McPherson has over 25 years of experience and success in sales and quality management with the Company. Prior to her current position, Ms. McPherson was the Company's Ontario Regional Sales Director. Ms. McPherson plays an active role in many industry organizations, including the Canadian Association of Accredited Mortgage Professionals, the Canadian Homebuilders Association and the Canadian Real Estate Association. Ms. McPherson graduated from the University of Toronto with a Bachelor of Arts degree.



Jim Spitali, SVP, Operations
15+ years of experience

Jim Spitali is the Senior Vice President, Operations. Previously, Jim held the role of Vice President, Underwriting Operations. As a member of the Senior Leadership Team, Jim is responsible for developing and executing strategies that optimize operational effectiveness while improving the customer experience. His focus is on driving productivity and operational efficiencies through innovation. With more than 17 years of financial services experience, Jim has held various positions in Retail Banking, Wealth Management, and Sales Strategy with CIBC and Meridian. He is currently a Board Director with Habitat for Humanity, Halton, Mississauga. Jim holds a Bachelor's of Business Administration from Brock University and an MBA from Dalhousie University.

Senior management team



Mary-Jo Hewat, SVP, Human Resources and Facilities
20+ years experience

Ms. Hewat brings over 20 years of human resources expertise spanning numerous industries and geographies. Ms. Hewat assumed her current role of Senior Vice President, Human Resources and Facilities in May, 2016. Prior to joining Genworth Canada, she was Senior Vice President, HR Business Partnerships at Ontario Municipal Employees Retirement System (OMERS) as well as Vice President, Human Resources. Her career has also included senior HR roles with Sherritt and Hudson's Bay. Ms. Hewat has a Bachelor of Commerce from Ryerson University and a Masters in Business Administration from the Schulich School of Business, York University.



Zorica Todorovic, SVP, Chief Information Officer
22+ years experience

Ms. Zorica Todorovic was appointed to the role of Senior Vice President & Chief Information Officer in September, 2019. She is known as a thought leader in the areas of business process automation workflows and technology. Ms. Todorovic brings over 22 years of experience from the Chubb Insurance Company of Canada, where she was most recently their SVP of IT & Operations and Chief Information Officer. She will be working with her team collaboratively across functions and locations in order to drive measurable value in the form of business agility, growth and efficiency. Ms. Todorovic holds a Masters of Business Administration from the University of Phoenix and a Bachelor of Science from the University of Toronto.

Aaron Williams, CPA, CA
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Investor Relations



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