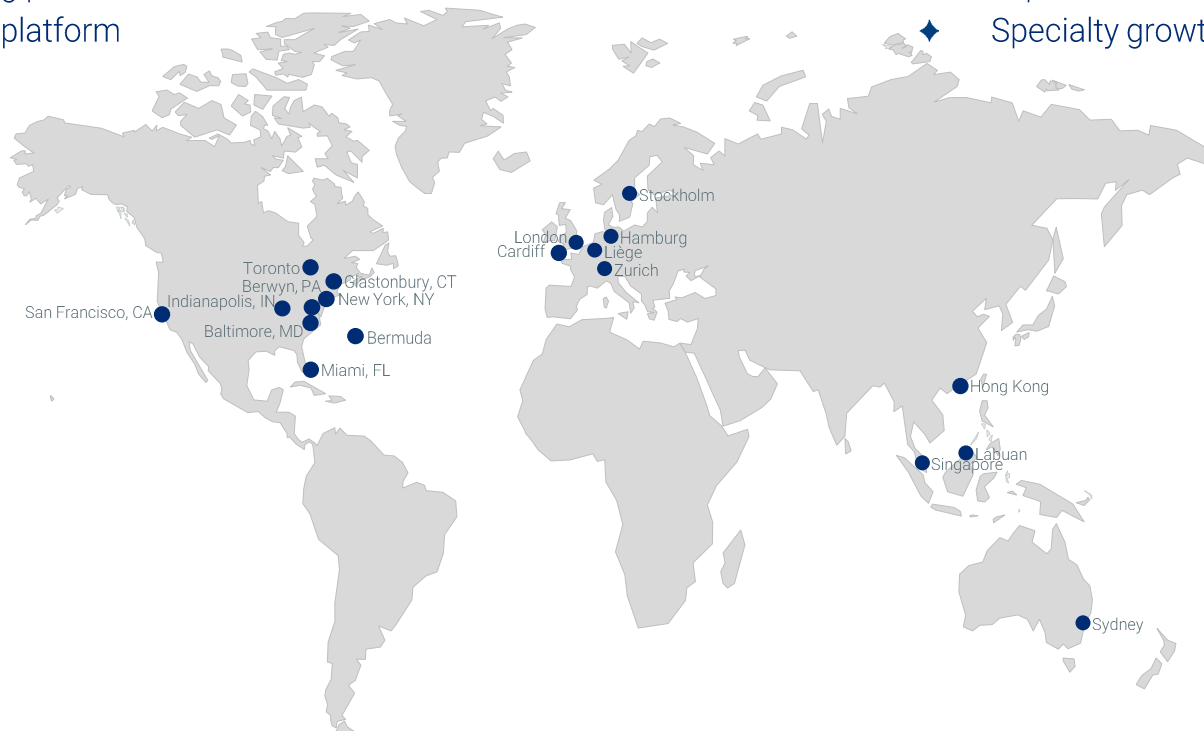


## Financial Strength Ratings - A.M. BEST : A | S&P : A- | FITCH : A-

Sirius International Insurance Group, Ltd. (Sirius Group) with \$2.6 billion of total capital and roots dating back to 1945, is a global multi-line (re)insurer headquartered in Bermuda with a unique global branch network, including offices in Stockholm, New York and London. Sirius Group provides a fully diversified set of tailored risk products to clients in over 150 countries, including health and travel products to consumers through its two managing general underwriters, ArmadaGlobal and International Medical Group. Sirius Group has been publicly traded since November 2018.

### Competitive Strengths

- ◆ European roots dating back to 1945
- ◆ Extensive customer relationships & longevity
- ◆ Superior underwriting performance & culture
- ◆ Outperforming A&H platform
- ◆ Global platform with local branch presence
- ◆ Global diversification of portfolio
- ◆ Experienced management team
- ◆ Specialty growth focus



# Sirius Group (Nasdaq: SG)

www.siriusgroup.com



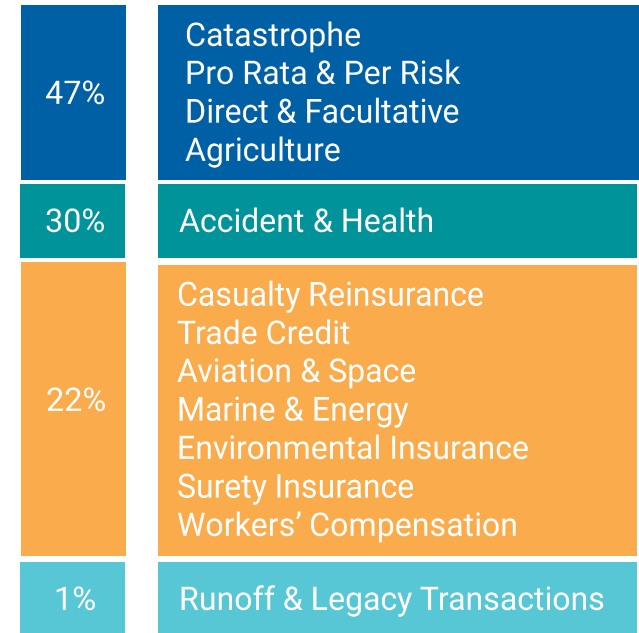
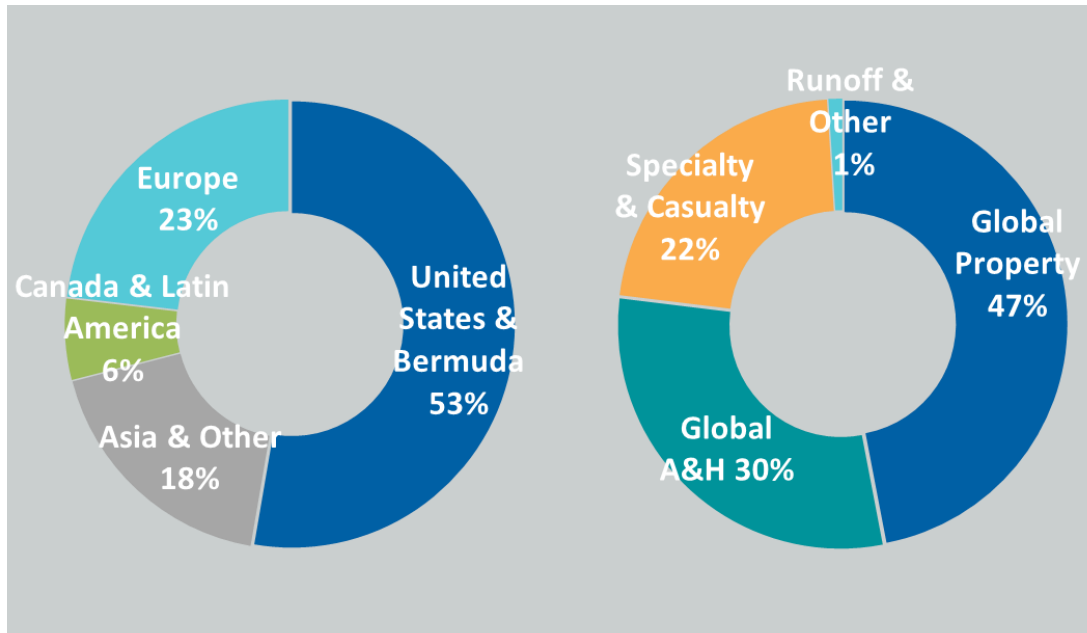
Financial Strength Ratings - A.M. BEST : A | S&P : A- | FITCH : A-

- ◆ Approximately 1,900 (re)insurance clients with over 7,600 treaties in over 150 countries
- ◆ 52% of clients have been with us for over 10 years

**Geographical Distribution**  
(based on gross premiums)

**Key Business Segments**  
(based on gross premiums)

**Diversified Product Offerings**



# Sirius Group (Nasdaq: SG)

www.siriusgroup.com



Financial Strength Ratings - A.M. BEST : A | S&P : A- | FITCH : A-

## Global Toolkit

U.S. Admitted and Non-Admitted Paper | European Paper | Lloyd's Paper | Bermudian Paper | M&A | Runoff



Hamilton, Bermuda  
Bermuda-based (re)insurer primarily focused on US Property, Casualty and Accident & Health business.



Stockholm, Sweden  
Leading international (re)insurer focused on Property, Specialty, and Accident & Health coverages.



New York, NY  
US-based (re)insurer focused primarily on Property, Specialty and Accident & Health coverages, serving clients throughout North America and Latin America.



Glastonbury, CT  
Specializes in acquiring and managing the runoff of discontinued lines of P&C business on US insurers and reinsurers.



Hanover, NH  
Oversees corporate strategic initiatives including mergers & acquisitions as well as oversight / execution of the global investment strategy.



London, UK  
Our Lloyd's agency responsible for Syndicate 1945 at Lloyd's covering Accident & Health, Casualty, Property, and Energy.

### Key Financial Indicators

(September 30, 2019)

Gross Premiums Written (2018)	\$1.8 B	Adjusted Book Value (Common + Preferred Equity)	\$2.0 B
5 Year Net Combined Ratio (avg. 2014-2018)	93%	GAAP Financial Leverage Ratio	25%
Investment Portfolio Duration	1.6 yrs	Average Fixed Income Portfolio Credit Quality	AA