

# Sirius Group (NasdaqGS: SG)

www.siriusgroup.com

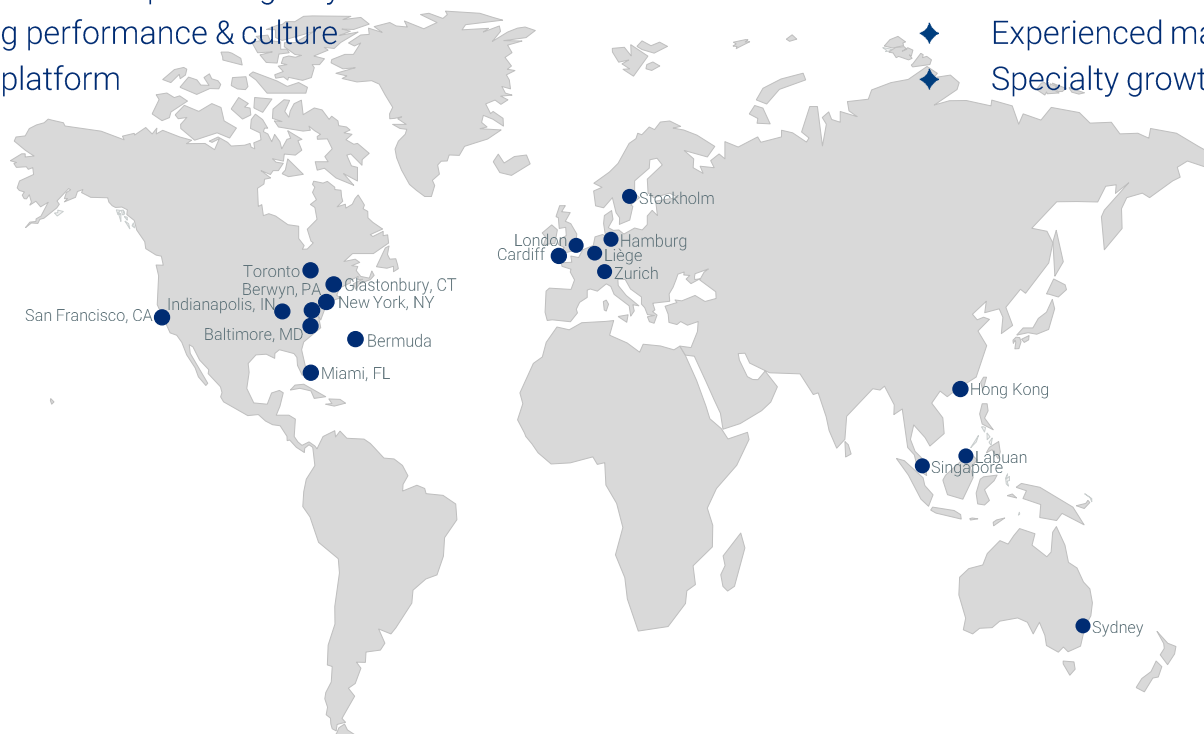


Financial Strength Ratings - A.M. BEST : A- | S&P : A- | FITCH : A-

Sirius International Insurance Group, Ltd (Sirius Group), with over \$2.5 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's success over the years has come from working with honest, capable partners. Sirius Group provides a fully diversified set of tailored risk products to clients in approximately 150 countries, including health and travel products to consumers through its two managing general underwriters, ArmadaCorp Capital, LLC and International Medical Group, Inc. Since November 2018 Sirius Group has been publicly traded in Nasdaq Global Select under ticker symbol SG.

## 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



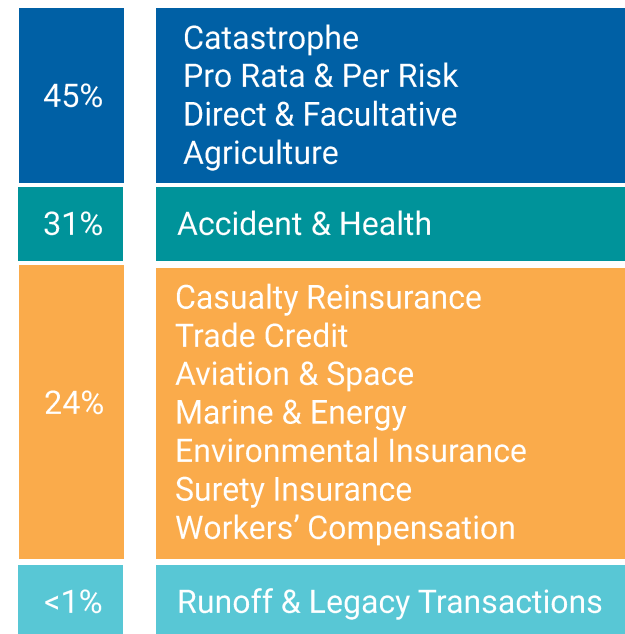
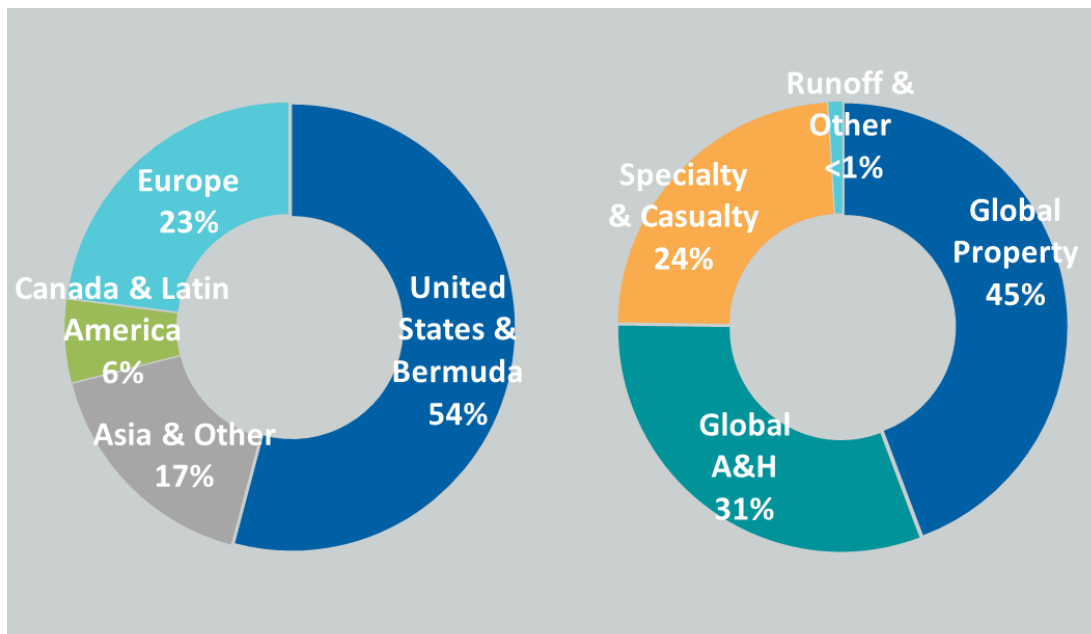
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- ◆ Nearly 2,000 (re)insurance clients with over 8,000 treaties in approximately 150 countries
- ◆ 52% of clients have been with us for over 10 years

## Geographical Distribution (based on gross premiums)

## Key Business Segments (based on gross premiums)

## Diversified Product Offerings



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## 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.



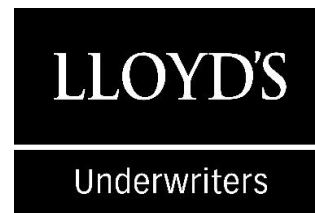
New York, NY  
US-based (re)insurer focused primarily on Property, Specialty and Accident & Health coverages, serving clients throughout North America and Latin America.



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<br>(December 31, 2019) | Gross Premiums Written (2019)               |         | Adjusted Book Value (Common + Preferred Equity) |   |         |
|---|---|---------|---|---|---------|
|   | 10 Year Net Combined Ratio (avg. 2010-2019) | \$1.9 B | 94%   | GAAP Financial Leverage Ratio                 | \$1.9 B |
|   | Investment Portfolio Duration               | 1.6 yrs |   | Average Fixed Income Portfolio Credit Quality | 27%     |
|   |   |         |   | AA  |         |