

FINANCIAL HIGHLIGHTS

(in millions except per share amounts)

	2016*	2015*
Book value per share	\$10.82	\$10.53
Gross written premiums	\$1,221	\$1,316
Net earned premiums	\$1,101	\$1,176
Key Performance Metrics		
Loss and LAE ratio	59.6%	59.6%
Expense ratio	37.7%	36.7%
Combined ratio	97.3%	96.3%
Operating income ^{NGM}	\$83	\$60
Total return on averaged invested assets	3.6%	0.6%
Balance Sheet Data		
Total invested assets	\$2,620	\$2,591
Total assets	\$3,590	\$3,603
Loss and LAE reserves	\$1,366	\$1,390
Shareholders' equity	\$1,021	\$1,001

* As of and for the twelve months ended 12.31.16 and 12.31.15

The superscript "NGM" denotes a non-GAAP financial measure. For an explanation and reconciliation of this non-GAAP financial measure to its most closely comparable GAAP measure, see pages ii and 3 of the company's December 31, 2016 Investor Financial Supplement available on its website at: onebeacon.com.

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CORPORATE PROFILE 2017

OneBeacon:

where
specialty
expertise
matters.

At OneBeacon we believe specialized expertise matters. Through our underwriting companies, we offer a broad range of specialty insurance products and services sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each OneBeacon business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment they know well.

OneBeacon Insurance Group, Ltd. is a subsidiary of Intact Financial Corporation (TSX:IFC). OneBeacon's underwriting companies' financial strength ratings are as follows:

A.M. Best
"A"

Moody's
"A2"

Fitch
"AA-"

For information about Intact Financial Corporation please visit: intactfc.com.

Policies may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company; Homeland Insurance Company of Delaware; Homeland Insurance Company of New York; OBI America Insurance Company; OBI National Insurance Company.

OUR BUSINESSES

A.W.G. Dewar has been a leading provider of tuition reimbursement insurance since 1930. Dewar's product protects both schools and parents from the financial consequences of a student's withdrawal or dismissal from school.

Contact: Phil Beattie
617.774.1555 or phil@dewarinsurance.com
Website: tuitionrefundplan.com

International Marine Underwriters

traces its roots to the early 1900s, and offers a full range of ocean and inland marine insurance solutions. Ocean marine products include, but are not limited to, commercial hull and marine liabilities at both the primary and excess levels; ocean and air cargo with coverage extensions such as inland transit, warehousing and processing; yachts; and several marine package products with comprehensive property, auto and liability coverage. Inland marine solutions include builders risks, contractors equipment, installation floaters, fine arts, motor truck cargo, transportation, miscellaneous articles floaters, warehousemen's legal liability and other inland marine opportunities.

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Website: imu.com

OneBeacon Accident & Health focuses on analyzing and developing unique accident solutions and programs for the transportation, specialty health, sharing economy and youth sports markets. The group creates and distributes niche accident and health and property-casualty products through brokers to motor carriers, employers, managed care organizations, associations, organizations and other affinity groups.

Contact: Tina Angelone
609.613.0010 or tangelone@onebeacon.com
Website: onebeaconah.com

OneBeacon Entertainment provides specialized commercial products and coverage solutions for the entertainment, sports and leisure industries. An all-lines coverage solution is provided for feature film, television and DICE productions; theatrical companies, touring entertainers, loan-out corporations, venues, rental house and post-production facilities. Specialized products are offered for non-appearance, event cancellation, event liability, premises liability, participant liability and TULIP. Dedicated claims and loss control specialists complement our expert underwriting team to provide superior products and services to our customers. Additional specialized coverages can be offered in the marketplace through Specialty Advantage Insurance Services (SAIS), a OneBeacon agency/brokerage affiliate.

Contact: Joe Fitzgerald
781.332.8080 or jfitzgerald@onebeacon.com
Website: onebeaconentertainment.com

OneBeacon Environmental specializes in environmental risk solutions designed to address a variety of exposures for a broad range of businesses, including multiline casualty placements for the environmental industry. The product suite includes commercial general liability, contractors environmental liability, professional services liability, environmental premises liability, products pollution liability, follow-form excess, environmental excess and business auto.

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Website: onebeaconenvironmental.com

OneBeacon Financial Institutions

provides a wide range of coverage solutions to address the insurance needs of financial institutions, including, but not limited to, professional and management liability. Target industries include banks (greater than \$5 billion in corporate assets), security broker dealers and captive agents, insurance companies, insurance agents and brokers, investment advisors, mutual funds, hedge funds, real estate investment trusts, business development companies, private equity and venture capital firms and miscellaneous financial institutions. Products include directors and officers liability (ABC and Side A/DIC), professional liability, fiduciary liability, cyber liability and financial institutions bonds.

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OneBeacon Financial Services

offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets.

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Website: onebeaconfs.com

OneBeacon Government Risks

provides solutions for municipalities and counties, special districts including water, sanitation and fire, non-rail transit authorities and other publicly funded agencies, primarily on an admitted basis. Products include property, casualty and professional liability comprised of law enforcement, public officials and employment practices liability offered on a fully insured, deductible, self-insured retention or assumed reinsurance basis. Solutions are delivered by a dedicated team with deep industry knowledge serving underwriting, business development, risk control and claims needs.

Contact: Bradley York
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OneBeacon Healthcare Group provides professional liability coverages and other specialized coverages targeting a variety of customer groups, including hospitals, physicians and other complex risks; medical facilities; senior living organizations; and managed care organizations.

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OneBeacon Management Liability

offers directors and officers liability, employment practices liability, fiduciary liability and crime insurance for nonprofit organizations (all classes), private/nonprofit healthcare organizations and private for-profit companies of all sizes and types. Coverages are available on a modular form approach, allowing for tailored solutions.

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OneBeacon Specialty Property provides excess property and inland marine solutions for layered insurance policies. Target classes of business include apartments and condominiums, commercial real estate, small-to-medium manufacturing, retail/wholesale, education and public entities. Products are provided primarily through surplus lines wholesalers.

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Website: onebeaconsp.com

OneBeacon Surety Group offers a broad range of commercial bonds targeting Fortune 2500 and large private companies written through a network of independent agencies, brokers and wholesalers. Business is serviced through eight regions throughout the United States.

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OneBeacon Technology Insurance

delivers all-lines underwriting solutions for the technology, life science and medical technology, and telecommunications industries. The specific capabilities offered include risk control, claims and third-party vendor solutions. Products span property, casualty, cyber, errors & omissions, international and products liability coverages. Our dedicated team of insurance professionals delivers custom solutions as needed to each of our customers.

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For quick access to OneBeacon business contacts, information on products, appetite and more, download our OneBeacon Capabilities app from iTunes (Apple) or Google Play (Android).

