

2024 Investor Fact Sheet

Fidelis Insurance Group (NYSE: FIHL) is a global specialty insurer, leveraging strategic partnerships to offer innovative and tailored insurance solutions.

- Headquartered in Bermuda, with offices in Ireland and the United Kingdom
- High quality, mature, and well positioned specialty insurance and reinsurance portfolio, enhanced by strategic partnerships with leading underwriters ensures reliable access to attractive risk
- Premium growth driven by differentiated lead positions and attractive conditions in a verticalized market
- Track record of delivering compelling combined ratios through the cycle
- Robust capital position with a disciplined and nimble approach to capital management, including returning capital to shareholders
- Highly experienced leadership team with extensive underwriting, capital, and investment management expertise



2024 FINANCIAL HIGHLIGHTS

\$4.4bn

Gross Premiums Written (GPW)

\$11.8bn

Total Assets

23.0%

GPW Growth YOY

\$4.8bn

Cash & Invested Assets

INSURER FINANCIAL STRENGTH RATINGS

A

AM Best
Stable Outlook

A-
S&P

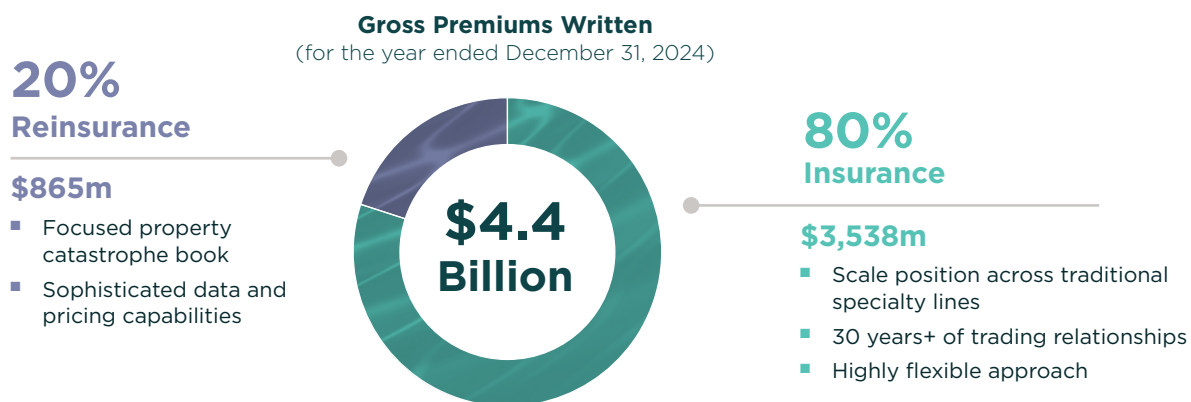
Positive Outlook

A3

Moody's
Stable Outlook

A MATURE AND WELL-POSITIONED PORTFOLIO

Over **100** products across our **10** major lines of business



Reinsurance:

Our Reinsurance segment consists of an actively managed, property reinsurance book, providing reinsurance and a limited amount of retrocession coverage worldwide on a proportional or excess of loss basis.

The Reinsurance segment benefits from quota share, aggregate, stop loss and excess of loss retrocessional cover, catastrophe bond cover and industry loss warranties, which helps to minimize the potential net losses in the business written. We believe our strategy of pursuing closely controlled aggregates and focusing on residential portfolios in the Reinsurance segment helps keep volatility lower than a typical catastrophe book.

Insurance:

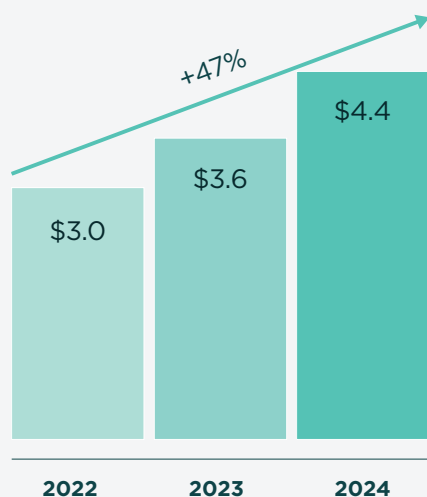
The Insurance segment comprises a specialized portfolio of risks that includes Property, Marine, Asset Backed Finance & Portfolio Credit, Aviation and Aerospace, Political Risk, Violence & Terror, Energy, Cyber, and Other Insurance risks. In addition to major specialty lines of business, this segment includes highly tailored products, where the buying motivation is often driven by regulatory capital relief, capital efficiency or transaction facilitation.

The Insurance segment benefits from quota share, aggregate, stop loss and excess of loss retrocessional cover and industry loss warranties, which help to reduce volatility. Our Insurance segment provides us with access to capital-efficient business and facilitates diversification of our exposures.

FINANCIAL HIGHLIGHTS

Gross Premium Written

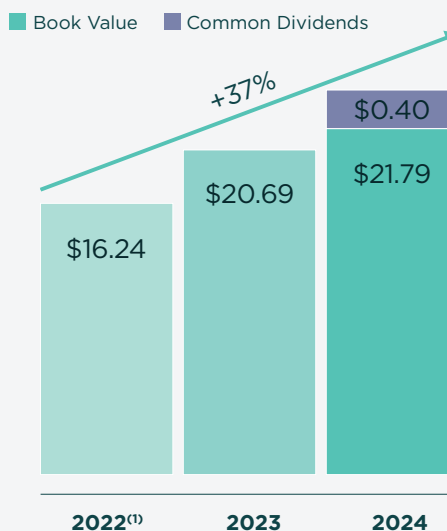
(in billions of dollars)



(1) As of the Separation Transactions on January 3, 2023

Book Value Per Diluted Common Share

(in dollars per common share)



FIHL
LISTED
NYSE

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