

our customer service differentiation

At Genworth Canada, we believe in creating customer experiences that foster engagement, nourish relationships and sustain profitability. Through the dedication and experience of our account managers and underwriters, and our constantly evolving processes and technology, we deliver value beyond mortgage insurance.



In 2012, Genworth Canada delivered more than 6,000 training sessions to more than 40,000 lenders, mortgage originators, brokers and realtors across the country. Hosted in our state-of-the-art in-house training facilities, at a customer location, or online, our accredited programs are designed to enhance the knowledge and skills of mortgage industry professionals nationwide.

Strong collaboration with our lenders

Genworth Canada's ongoing success is a result of the collaborative relationships we have with all our lenders. Our cross-functional and multi-faceted customer service approach has enabled us to build strong working relationships within all channels of our lenders' businesses – from the C-suite to mortgage specialists to underwriters in the branches.

This integration of our resources is a core part of the Genworth Canada value proposition. We start by actively listening to our customers in order to understand their needs across the value chain. We then assess those needs to determine where we can add value to help them grow their business. And ultimately, we deliver on that promise by working as a team and aligning our resources to meet those customer needs.

One example of a unique service we offer, that lender customers have come to rely on, is our customer portfolio review. On a regular basis we do a deep analysis of the lender's portfolio that is insured by us and provide detailed performance data. Included in this review are peer comparisons that allow our customers to benchmark their performance. This is just one example of where Genworth Canada adds value beyond mortgage insurance.

Driving growth

In 2012, we faced an increased demand from our lender customers for portfolio insurance on low loan-to-value mortgages. Adopting a strategic and measured approach, and staying true to our prudent risk parameters, we insured 20 billion in portfolio business throughout the year.

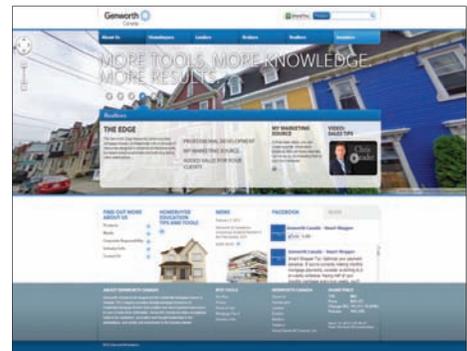
Our flexible and constantly improving underwriting processes also helped generate increased volumes in our core high loan-to-value business. Our in-house underwriters are trained to think outside the box while still adhering to our disciplined underwriting guidelines. In an environment of frequent and significant regulatory changes, this approach becomes even more valued because fewer files can be approved through auto-decisioning methods. Through our proprietary market and property data, we can better assess properties and identify the best solutions to help more Canadians become, and remain, homeowners.

Building strategic alliances

There are a number of influencers that we maintain strong relationships with to help promote the value of a Genworth Canada-insured mortgage to first-time homebuyers. Our strategy with the broker segment, for example, has proved valuable. By offering a range of services to help them grow their business, including marketing resources, professional training and innovative mobile tools, brokers have come to rely on Genworth Canada as a true partner. As a result, they champion the value of a Genworth Canada-insured mortgage to their customers.

This year, we made a strategic decision to reach out to the REALTOR® segment in a focused manner. Our efforts led to a strategic alliance with Canada's largest network of realtors – Royal LePage.

Royal LePage has recognized the value that Genworth Canada brings to their agent network, including information about mortgage insurance product offerings and educational resources to help agents better inform their clients about affordable homeownership options. This alliance gives us direct access to nearly 14,000 agents across Canada to help promote the Genworth Canada advantage to first-time homebuyers.



Making homeownership easier

As part of our ongoing commitment to homeownership education, we redesigned our website to make it easier to access and share resources. Through simple navigation and use of the latest technology, homebuyers, lenders, brokers, realtors and investors can now quickly get to the information and tools they need from one central location.

Our live social media stream also makes it easier for visitors to access homeownership tips, articles and videos and share them instantly through social media networks.

Visit the new **Genworth.ca** and see for yourself how Genworth Canada makes homeownership easier.



"To stand apart, our agents must become better equipped to advise clients on the financial aspects of homeownership. Genworth Canada will help get us there."

Phil Soper

President and CEO, Royal LePage