

Leading the way to homeownership



We are the homeownership company

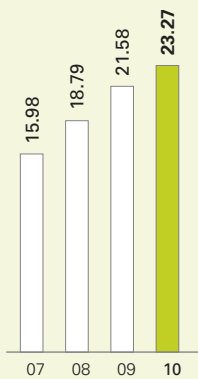
We are the **leading private mortgage insurance provider** in Canada, with a history dating from 1995. We work with lenders, mortgage brokers, real estate agents and home builders to make homeownership more accessible to all Canadians in all parts of the country and have **helped over one million Canadian families purchase a home**. Our significant scale, customer-focused strategy, active risk management platform, and financial strength position us well for business growth. We are a valued business partner to lenders and have a track record of successful product and service innovations that benefit both lenders and borrowers.



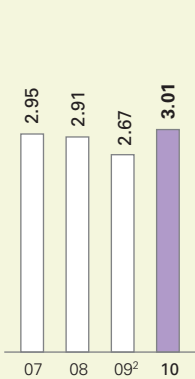
Financial and operating highlights

Net premiums written	Net operating income	Combined ratio	Operating return on equity	Operating earnings per common share (diluted)
\$552 million	\$343 million	50 %	14 %	\$3.01

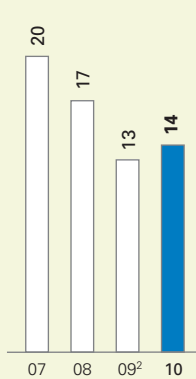
Book value per common share (diluted)
(exc. AOCI¹)
(\$ per share)



Operating earnings per common share (diluted)
(\$ per share)



Operating return on equity
(%)



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1 Defined as accumulated other comprehensive income (AOCI). As at December 31, 2010, AOCI was \$124 million.

2 Including the impact of the change to the premium recognition curve in the first quarter of 2009, the operating diluted earnings per common share (diluted) and operating return on equity for the year ended December 31, 2009 would have been \$3.23 and 16%, respectively.

Proven results, promising future

Our strong business execution in 2010 delivered solid results with higher premiums written and lower losses. Going forward, we have the financial flexibility to support our insurance in-force, to fund growth opportunities, to maintain strong credit ratings and to optimize returns.

	2010 results	2011 priorities and beyond
Growth strategy	<ul style="list-style-type: none"> • Over \$27 billion of new insurance written • Net premiums written of \$552 million • Expanded relationships with existing customers and added new customers • 97% overall customer satisfaction • Enhanced customer experience through lender-specific initiatives 	<ul style="list-style-type: none"> • Increase new insurance written • Drive deeper customer market penetration • Further diversify lender base • Continue focus on government relations and competitive positioning
Risk management	<ul style="list-style-type: none"> • Loss ratio of 33% and combined ratio of 50% • Delinquency ratio of 0.26% as at December 31, 2010 • Enhanced regional housing analytics and property valuation system • Over 5,100 families assisted through our Homeownership Assistance Program 	<ul style="list-style-type: none"> • Average loss ratio in mid-30% range • Overall delinquency ratio less than 0.30% • Strengthen stochastic modeling capabilities • Expand asset management strategies
Financial	<ul style="list-style-type: none"> • Net operating income of \$343 million and operating earnings per diluted share of \$3.01 • Underwriting income of \$311 million • Investment income of \$183 million including net investment gains • Operating return on equity of 14% • Strong capital position with minimum capital test ratio of 156% 	<ul style="list-style-type: none"> • Maintain efficient capital structure with flexibility • Enhance yield and maintain a high-quality investment portfolio • Progress towards target of mid-teens return on equity • Dividend payout ratio of 30%–40% • Maintain strong credit ratings

Well positioned to deliver strong returns

"Against a backdrop of an improving economy, 2010 was another successful year for our business. We achieved our targeted objectives and our team of dedicated employees delivered strong financial results."

Brian Hurley Chairman and CEO

Dear shareholders

Our performance

Genworth MI Canada had a solid year in 2010. We started the year with economic uncertainty and a slower than normal mortgage origination market. But the market – and our position in the market – improved as the year progressed. The housing market was strong and it returned to a balanced state. Throughout the year, we remained focused on business execution and delivered strong results for our shareholders.

Last year was an economic environment marked by low interest rates, improving employment, stable consumer confidence and prudent mortgage policy changes. Our commitment to putting our customers first, leveraging our competitive strengths, collaborating with our business partners, and engaging our dedicated employees had a high impact on our performance.

We achieved:

- \$552 million in net premiums written, a 53% increase
- \$343 million in net operating income, a 12% increase¹
- 14% operating return on equity, representing a one point increase¹

We also ended the year with a strong balance sheet with \$5.4 billion in total assets and \$2.6 billion in shareholders' equity.

The foundation, which we have been building since we started in the mortgage insurance business in Canada over 15 years ago, supports this performance. Our seasoned leadership team is highly motivated, deeply engaged and

strongly committed to building on this foundation by delivering innovation and differentiation across our business functions. The strength of our team and business model was demonstrated by our resilience to the recent financial situation and global recession.

Our focus

Our focus is to remain the leading private mortgage insurer in Canada. By promoting responsible lending practices and innovative solutions, we help Canadians achieve the dream of homeownership. As "The Homeownership Company," this is our top priority.

Our business is committed to:

- Exceeding customer needs by delivering outstanding service
- Prudently and actively managing our insurance risk
- Maintaining financial flexibility through a strong capital position
- Delivering strong and consistent returns



¹ Comparisons exclude the impact of the change to the premium recognition curve in the first quarter of 2009. Including this change, net operating income would have been \$371 million and operating return on equity would have been 16%.

Leadership team

Brian Hurley
Chairman and
Chief Executive Officer

Peter Vukanovich
Executive Vice-President,
Corporate Development

Philip Mayers
Senior Vice-President and
Chief Financial Officer

Deborah McPherson
Senior Vice-President,
Sales and Marketing

Stuart Levings
Senior Vice-President
and Chief Risk Officer

Winsor Macdonell
Senior Vice-President,
General Counsel and
Secretary



By working with lenders, we help them grow their mortgage origination businesses through our expertise and tailored service strategies. We have earned high customer satisfaction ratings and continue to be the private mortgage insurer of choice. As a result, in 2010, we were rewarded with more premium volume.

Our active approach to risk management was reflected in the low loss ratios experienced during the year. We took steps to improve our collateral property valuation process and deepened our analytics at the regional level. This resulted in a higher-quality book of business. We also expanded our Homeowner Assistance Program, increasing the penetration of the program with our lenders and executing our asset management strategy, resulting in improved loss performance. Our objective remains to insure high-quality prime mortgages that are diversified across lenders, geographies and loan to values.

The business has built a solid balance sheet with strong capital ratios and modest leverage that supports our plans for prudent, profitable organic growth. During the year, we increased our dividend payout to shareholders to ensure our returns were keeping pace with market demands. Our investment portfolio, with its short duration and ongoing reinvestment potential, continues to be well positioned to take advantage of an increasing interest rate environment.

The Canadian market has a sound financial system and comprehensive regulatory oversight. This environment, with its disciplined lending practices, is critical for the overall health of the mortgage industry. We have developed solid relationships with the government and regulatory agencies, providing them with data, expertise and insight into the mortgage industry to assist them in developing policies and guidelines.

Our future

This year will come with challenges from a macroeconomic perspective. Interest rates will likely increase, pressuring affordability, and home prices will likely be flat. We are confident about the position we have built in our segment of the market and the opportunities ahead of us.

Our competitive strengths combined with our track record of success will help us flourish. Focusing on our customers and improving the value that we bring to them will be our top priorities. We expect this to drive top-line growth in premiums written going forward. In addition, we will continue to invest in the business during the coming year to ensure we provide maximum value to our lender partners.

Our people, technology, partnerships and differentiated strategies deepen our relationships with our lenders. We will maintain our relentless focus on active risk management and we will build on the strength of our financial foundation. From our business, you should expect strong financial controllership and smart business execution.

We thank our customers for their support and we value these relationships. In addition, each one of our employees deserves to be recognized for their dedication, passion and hard work. Thank you for working together to achieve success.

We appreciate your trust, your confidence in us and your partnership. Thank you for your ongoing support of our Company.

Brian Hurley
Chairman and Chief Executive Officer

Our customer is at the centre of everything we do

"We are dedicated to being the leader in the mortgage insurance industry by delivering a best-in-class customer experience. Working collaboratively with our customers to identify sales and marketing strategies is a key business objective and continues to be an important driver of our strong premium growth."

Deborah McPherson Senior Vice-President, Sales and Marketing



Focused on customer growth through service excellence

We have a knowledgeable team that is focused on building solid relationships based on transparency, two-way communication and flexibility in response to the changing demands of the marketplace.

Working with our customers, we provide products and services that are customized to meet individual needs.

Known for our best-in-class service and extensive expertise, we deliver value at every stage of the mortgage process. We look to differentiate ourselves from our competitors through initiatives such as the **Homeowner Assistance Program** and **Homebuyer Privileges™ Program**.

These services are designed to add incremental value beyond the insured loan. We always strive for new ways to help our customers drive business growth, while remaining nimble enough to adjust to market and regulatory changes as required.

By focusing on business fundamentals and remaining true to our core competencies, we are able to build new relationships with lenders and brokers, grow our book of business and maintain our strong position in the marketplace.

Commitment to educating homebuyers

Our priority is to provide first-time homebuyers with the information they need to make smart homeownership choices. In conjunction with our lender and broker customers, we help educate the homebuyer in their homeownership journey. We continue to invest in the development of technology, tools and resources that help increase the financial literacy of all Canadians.



The Genworth difference

- **Service excellence:** best-in-class customer service is the cornerstone of our business. We are committed to the delivery of customer service excellence, strong customer-centric focus, and providing value-added services to today's mortgage professionals.
- **Commitment to training:** a leader in mortgage industry training and education, Genworth is dedicated to helping raise the bar for mortgage professionals. We have delivered over 10,000 training courses across the country and continue to enhance our training offering with the launch of the online webinar series as part of the Genworth Development Centre.
- **Homebuyer Privileges™ Program:** an online program that provides Genworth-insured customers with access to great savings on home-related products and services – everything from moving services and paint to appliances.
- **Homeowner Assistance Program:** a program that enables Genworth to work hand-in-hand with homeowners and lenders to find alternative solutions to keep people in their homes during times of financial hardship. In 2010, we helped over 5,100 families through the Homeowner Assistance Program, representing an increase of 13% over the previous year.



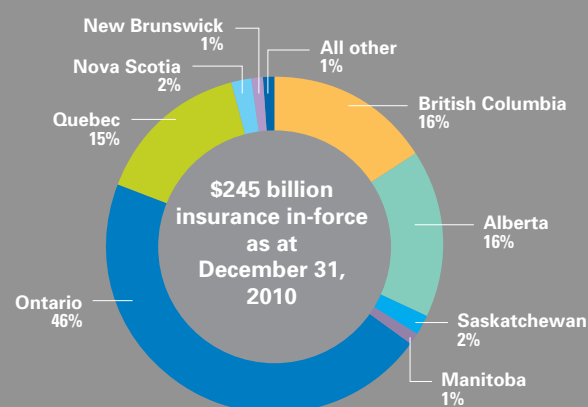
Risk management is critical to success

"We employ a comprehensive risk management system and disciplined underwriting approach to build a high-quality, well-diversified insurance portfolio. This approach drives a quality portfolio that has performed well during varying economic circumstances, resulting in loss ratios within or below our pricing target range of 35% to 40%."

Stuart Levings Senior Vice-President and Chief Risk Officer

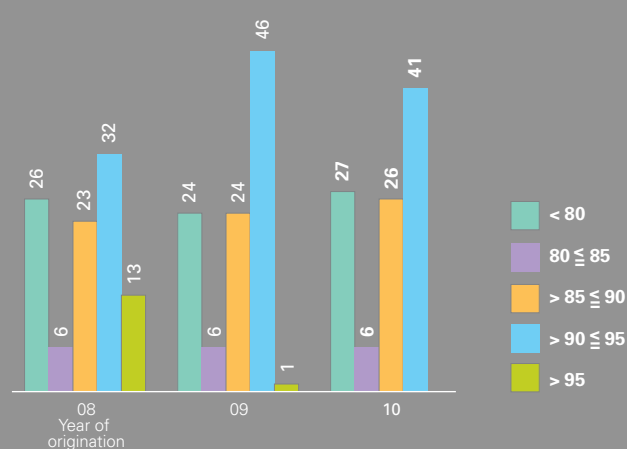
High-quality, well-diversified insurance portfolio

Geographical dispersion



Loan-to-value

(% based on new insurance written/book year)



Active risk management is critical to our business

Our risk management framework focuses on building a high-quality, well-diversified portfolio, while supporting our lender partners with excellent customer service delivered through prudent underwriting guidelines and leading-edge technology. This framework is built on a foundation of over 20 years of historical mortgage performance data, which powers a highly efficient automated underwriting system.

In 2010, we made enhancements to our property valuation processes which drove further improvements in loan approval turnaround times. We continued to strengthen our advanced risk management processes to drive smarter underwriting decisions using the best information available.

Disciplined underwriting approach

OmniScore™ distribution Our proprietary mortgage scoring model, OmniScore™, predicts the likelihood of default based on historical loss experience. Through our ongoing underwriting discipline, we have increased our average OmniScore™ in recent years, despite a tougher economic environment.

Loan-to-value distribution We have also seen our average loan-to-value decline, through the elimination of the 100% product in 2008 and the mitigation of housing market risk through increased downpayments.

Comprehensive risk factor analysis

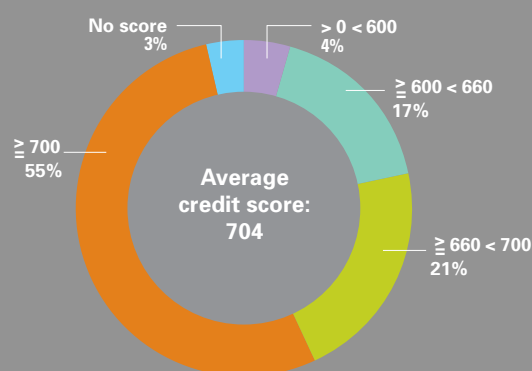
Experience has shown that certain loan characteristics are more commonly associated with high-risk applications. Our underwriting system screens for high-risk factors – for example, loans with low credit scores and high loan-to-value ratios. By identifying these factors, we get the opportunity to appropriately underwrite the risks and to mitigate them.

33%
Loss ratio

0.26%
Delinquency ratio

Credit score dispersion¹

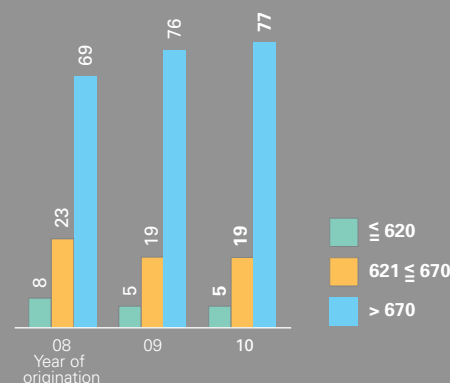
(% of high loan-to-value portion of portfolio)



¹ Based on insurance written between 1995 and 2010

OmniScore™ distribution

(% of high loan-to-value portion of portfolio per book year)



Our target market: first-time buyers

Demographics – Average age of borrower: 25 to 45 years

Due to our focus on high-ratio mortgages, we insure a high number of first-time homebuyers, who are more conservative by nature as reflected in the high proportion of fixed-rate mortgages. This lends a degree of interest rate protection to our portfolio.

Family income: \$84,000 Our average family income is higher than the market average. This is driven by the relatively higher proportion of dual-income families, often required to make homeownership affordable in many urban centres.

Property characteristics – Average property price: \$287,000

The average property price in our portfolio is lower than the market average of approximately \$340,000 due to the higher proportion of first-time homebuyers in our portfolio who focus on entry-level homes.

Average mortgage: \$254,000 The lower average property price drives a lower average mortgage, which, when combined with the higher average family income, drives better price-to-income and debt service ratios.

Housing market assessment

Housing metrics We believe a comprehensive view of the market is necessary to make the right decisions. We monitor each key housing market very closely, including changes in price, affordability and supply-demand trends as measured by metrics like home price appreciation, and price-to-income and sales-to-listings ratios. We take a comprehensive view of the local, regional and national markets, tracking the current level and historical average of these metrics. Trigger points drive underwriting policy reviews and actions as necessary. We understand the differing markets and reflect those differences in underwriting, focused on building a high-quality mortgage insurance portfolio.

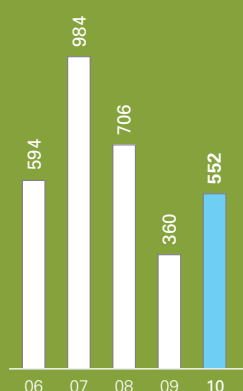
Normalizing In our view, the Canadian housing market achieved a balanced state characterized by reasonable affordability and supply-demand balance in the latter half of 2010, which we believe will continue over this year.

We have the financial foundation for growth

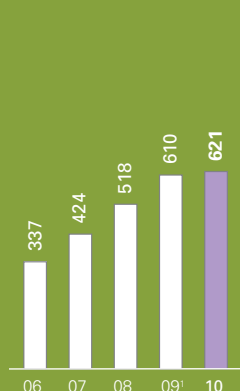
“Our solid performance reflects the combination of the successful execution of our business strategies and a strong balance sheet. The Company’s financial strength is built on three key elements – a strong capital base, modest and manageable financial leverage and a high-quality investment portfolio.”

Philip Mayers Senior Vice-President and Chief Financial Officer

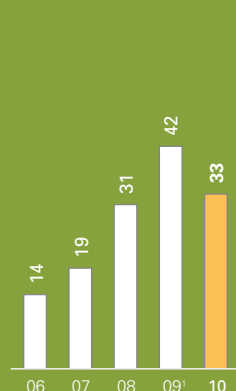
Net premium written
(in millions)



Net premium earned
(in millions)



Loss ratio
(%)



Strong operating performance in 2010

Our solid net operating income of \$343 million, an increase of 12%, reflects the continued execution of our core strategies in an improving economic environment. Our customer-centric sales and service delivery was a key driver of the 53% growth in our net premiums written.

Likewise, the execution of our focused risk management and loss mitigation strategies contributed significantly to a 20% decrease in losses on claims and resulted in a lower loss ratio of 33%.

Unearned premium reserve of \$1.9 billion represents future revenues

We receive a single upfront premium for our mortgage insurance coverage and this has resulted in a significant unearned premium reserve. Unearned premiums are amortized into revenues as premiums earned based on our expected loss emergence pattern.

Unearned premiums provide visibility into future underwriting revenues and add a measure of stability to our future underwriting profit.

¹ Including the impact of the change to the premium recognition curve in the first quarter of 2009, the net premiums earned and loss ratio for the year ended December 31, 2009 would have been \$710 million and 36%, respectively.

Well capitalized

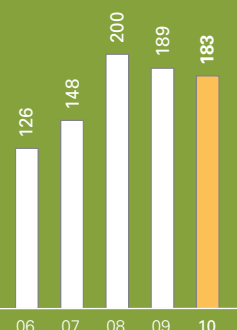
We are well positioned to fund growth opportunities as a result of our \$2.6 billion in shareholders' equity (or \$2.5 billion of shareholders' equity excluding AOCI¹), a regulatory minimum capital test ratio of 156%, well in excess of our internal targets, and a modest leverage ratio of 14%. We will continue to manage our balance sheet to maintain capital flexibility while continuing to optimize our capital structure to enhance our returns to shareholders. In the fourth quarter of 2010, we increased our quarterly dividend by 18% to \$0.26 per common share and we target an ongoing dividend payout ratio of 30% to 40%.

As well, our operating insurance company is rated AA by DBRS and AA(low) by S&P. Our strong capital position and high credit ratings give comfort to both our customers and regulators of our claims-paying ability and overall financial stability.

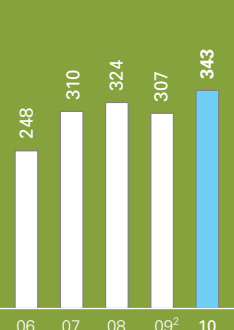
Minimum capital test ratio (%)



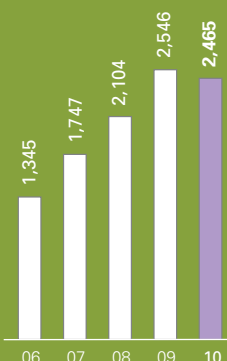
Investment income
(in millions)



Net operating income
(in millions)



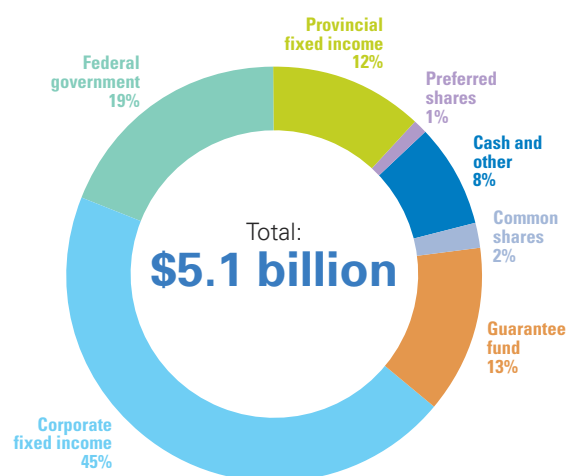
Shareholders' equity
Excluding AOCI¹ (in millions)



High-quality investment portfolio provides income support

Our \$5.1 billion investment portfolio generated investment income of \$183 million, including net investment gains. Investment income represents about one-third of our net operating income. The portfolio consists primarily of highly rated fixed income securities with a small allocation to preferred shares and dividend-paying common shares.

We actively manage the portfolio to maintain high credit quality and to earn appropriate risk adjusted returns. The portfolio is well-positioned with a short duration of 3.6 years and is expected to benefit from a rising interest rate environment in 2011.



- Book yield of 4.2% as at December 31, 2010
- Portfolio duration 3.6 years
- Investment gains of \$8 million

¹ Defined as accumulated other comprehensive income (AOCI). As at December 31, 2010, AOCI was \$124 million.

² Including the impact of the change to the premium recognition curve in the first quarter of 2009, net operating income for the year ended December 31, 2009 would have been \$371 million.

Doing the right thing **in our community**

Ingenuity, clarity, performance, heart, and initiative are the guiding principles that define who we are and how we work. Our decisions are grounded in these values, and they guide our relationships with customers, distributors, investors, community and one another. Underlying our performance is our unyielding commitment to integrity, as governed by our Code of Ethics. These are some highlights from the year:



Volunteer of the year award



Hossam Khedr with his award.

4,030 hours

Total hours of volunteer work by employees up 43%

Helping build better communities



Habitat for Humanity

We are proud of our continuing partnership with Habitat for Humanity Canada. In 2010, we announced a commitment of \$1 million over three years to Habitat for Humanity's project called "The Path to Home." This program will support home building grants, including access to educational material and resources. Our annual "Meaning of Home" writing competition raises awareness of the importance of homeownership among elementary school students. According to data from Habitat for Humanity, 1.5 million Canadian families require affordable housing, and our Company is committed to helping in any way that we can, whether it is through monetary contributions, representation on boards, or volunteer hours.



United Way

In 2010, Genworth had a record-breaking United Way employee campaign and increased employee participation by 60% and total contributions by 30%, with the Company matching employee donations dollar for dollar.

Disaster relief: Haiti and Pakistan

In response to global-scale natural disasters, Genworth matched employee donations for humanitarian relief efforts following the earthquake in Haiti and floods in Pakistan.

Our Board of Directors has the mandate to supervise the management and affairs of the Company. The Board, directly and through its committees, provides direction to ensure the best interests of the Company and its shareholders are maintained. The Board of Directors is committed to maintaining best practices in contemporary corporate governance practices.

- (1) Audit Committee
- (2) Compensation and Nominating Committee
- (3) Risk, Capital and Investment Committee
- (4) Lead Director
- (5) Independent



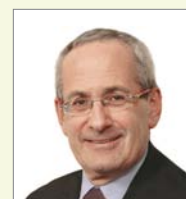
Brian Hurley
Chairman,
Chief Executive Officer

Mr. Hurley is Chairman of the Board and Chief Executive Officer of the Company. Previously, he was President, Genworth International, with responsibility for activities in Asia-Pacific, Canada and Latin America. He joined General Electric in 1981 and held various management positions including President and CEO of the Insurance Company* from 1994 to 1996.



Peter Vukanovich
Executive Vice-President,
Corporate Development

Mr. Vukanovich assumed the role of Executive Vice-President, Corporate Development on March 1, 2011. Prior to that, he was President and Chief Operating Officer of the Company. During his career, he has held various senior roles in finance, risk and operations. Mr. Vukanovich also holds a Chartered Accountant designation.



Sidney Horn⁽¹⁾⁽²⁾⁽⁴⁾⁽⁵⁾

Mr. Horn has been a director of the Insurance Company* since 1995. Mr. Horn is a partner at the law firm of Stikeman Elliott, specializing in commercial, corporate and securities law. Mr. Horn is a director of Astral Media Inc., The Wet Seal Inc., and Prime Restaurants Inc. Mr. Horn is a member of the Alberta and Quebec Bar Associations and holds an MBA degree. Mr. Horn is Chair of the Compensation and Nominating Committee and is the Company's Lead Director.



Robert Brannock

Mr. Brannock is President and Chief Executive Officer of Genworth Financial, Europe. He was previously a director of the Insurance Company* from 2007 to 2008. He joined the Genworth companies in 1993 and has held various senior management positions during his tenure.



Robert Gillespie⁽¹⁾⁽²⁾⁽⁵⁾

Mr. Gillespie has been a director of the Insurance Company* since 1995. After holding numerous management positions with General Electric Canada Inc., he held the position of Chairman and Chief Executive Officer of General Electric Canada Inc. from 1992 to 2005. In the past, Mr. Gillespie was a director of AT&T Canada, Hollinger Inc. and Husky Injection Molding Systems Ltd.



Brian Kelly⁽¹⁾⁽³⁾⁽⁵⁾

Mr. Kelly has been a director of the Insurance Company* since 2004 and Chair of its Audit Committee since 2005. Between 1972 and 1993, Mr. Kelly held various financial management positions with several General Electric businesses, including Chief Financial Officer of two General Electric Canada businesses.



Samuel Marsico⁽³⁾

Mr. Marsico is the Senior Vice-President, Chief Risk Officer for Genworth Financial, Inc., US Mortgage Insurance and International. He joined Genworth Financial, Inc., Mortgage Insurance, in August 1997 as Chief Financial Officer and held various senior management positions. Mr. Marsico holds a CPA designation. Mr. Marsico is Chair of the Risk, Capital and Investment Committee.



Leon Roday⁽²⁾

Mr. Roday is the Senior Vice-President, General Counsel and Secretary of Genworth Financial, Inc. Prior to joining Genworth Financial, Inc. in 1996, he was a partner at LeBoeuf, Lamb, Greene, and McRae, a US law firm, for 14 years. Mr. Roday is a member of the New York State and Virginia bar associations.



Jerome Upton⁽³⁾

Mr. Upton is the Chief Operating Officer, International Mortgage Insurance, for Genworth Financial, Inc. He joined Genworth Financial, Inc. in 1998 and has held various senior financial management positions.

* "Insurance Company" refers to Genworth Financial Mortgage Insurance Company Canada, a wholly owned subsidiary of Genworth MI Canada Inc.



Genworth MI Canada Inc.

2060 Winston Park Drive
Suite 300
Oakville, Ontario L6H 5R7
Phone: 905-287-5300
Fax: 905-287-5472
www.genworth.ca

Exchange listing

The Toronto Stock Exchange:
Common shares (MIC)

Common shares

As at December 31, 2010, there were
104,789,394 common shares outstanding.

Independent auditor

KPMG LLP
Bay Adelaide Centre
333 Bay Street, Suite 4600
Toronto, Ontario M5H 2S5

Registrar and transfer agent

CIBC Mellon Trust Company
320 Bay Street
P.O. Box 1
Toronto, Ontario M5H 4A6
Phone: 416-643-5000
www.cibcmellon.com

All inquiries related to address changes,
elimination of multiple mailings, transfer of
MIC shares, dividends or other shareholder
account issues should be forwarded
to the offices of CIBC Mellon.

Investor relations

Shareholders, security analysts and
investment professionals should direct
their inquiries to:

Samantha Cheung
Vice-President, Investor Relations
samantha.cheung@genworth.com

Additional financial information has been
filed electronically with various securities
regulators in Canada through the System for
Electronic Document Analysis and Retrieval
(SEDAR) and with the Office of the
Superintendent of Financial Institutions
(OSFI) as the primary regulator for the
Company's subsidiary, Genworth Financial
Mortgage Insurance Company of Canada.

The Company holds a conference call
following the release of its quarterly results.
These calls are archived in the Investor
section of the Company's website.

Annual meeting of shareholders

Date: Friday, May 6, 2011
Time: 10:30 a.m. (EST)
The Waterside Inn
Port Credit Ballroom
15 Stavebank Road South
Mississauga, Ontario L5G 2T2

Board of Directors

Complaints about the Company's internal
accounting controls or auditing matters or
any other concerns may be addressed
directly to the Board of Directors or the
Audit Committee at:

Board of Directors

Genworth MI Canada Inc.
c/o Winsor Macdonell, Secretary
2060 Winston Park Drive
Suite 300
Oakville, Ontario L6H 5R7
Phone: 905-287-5484

Corporate ombudsperson

Concerns related to compliance with
the law, Genworth policies or government
contracting requirements may be
directed to:

Genworth ombudsperson

2060 Winston Park Drive
Suite 300
Oakville, Ontario L6H 5R7
Phone: 905-287-5510
Canada-ombudsperson@genworth.com

Disclosure documents

Corporate governance, disclosure and
other investor information is available online
from the investor relations pages of the
Company's website at
<http://investor.genworthmicanada.ca>.

Cautionary statements

The cautionary statements included in
the Company's Management's Discussion
and Analysis and Annual Information Form,
including the "Special note regarding
forward-looking statements" and the
"Non-GAAP financial measures," also
apply to this Annual Report and all
information and documents included
herein. These documents can be found
at www.sedar.com.

Dividend declaration dates

Declaration date	Record date	Date payable	Amount per common share
January 28, 2010	February 16, 2010	March 1, 2010	\$0.22
April 29, 2010	May 15, 2010	June 1, 2010	\$0.22
July 29, 2010	August 16, 2010	September 1, 2010	\$0.22
October 28, 2010	November 15, 2010	December 1, 2010	\$0.26

2010 common share dividend dates

The declaration and payment of dividends
and the amount thereof are at the discretion
of the Board, which takes into account the
Company's financial results, capital
requirements, available cash flow and other
factors the Board considers relevant from
time to time.

Eligible dividend designation

For purposes of the dividend tax credit rules
contained in the Income Tax Act (Canada)
and any corresponding provincial or
territorial tax legislation, all dividends (and
deemed dividends) paid by Genworth MI
Canada Inc. to Canadian residents are
designated as eligible dividends. Unless
stated otherwise, all dividends (and deemed
dividends) paid by the Company hereafter
are designated as eligible dividends for the
purposes of such rules.

Information for shareholders outside of Canada

Dividends paid to residents in countries with
which Canada has bilateral tax treaties are
generally subject to the 15% Canadian non-
resident withholding tax. There is no Canadian
tax on gains from the sale of shares
(assuming ownership of less than 25%) or
debt instruments of the Company owned by
non-residents not carrying on business in
Canada. No government in Canada levies
estate taxes or succession duties.

www.genworth.ca

We make
homeownership
possible



Genworth MI Canada Inc.

2060 Winston Park Drive

Suite 300

Oakville, Ontario L6H 5R7

Phone: 905-287-5300

Fax: 905-287-5472

www.genworth.ca