

**Module: Introduction****Page: Introduction**

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**CC0.1****Introduction**

Please give a general description and introduction to your organization.

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 insurance holding company dedicated to helping people secure their financial lives, families and futures. Genworth has leadership positions in offerings that assist consumers in protecting themselves, investing for the future and planning for retirement -- including life insurance, long term care insurance, financial protection coverages -- and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital.

Genworth is a financial services company with approximately 5,300 employees operating through three divisions: U.S. Life Insurance, Global Mortgage Insurance, and the Corporate and Runoff division, which includes the non-core business of International Protection. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, Inc., which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia. For more information, visit [genworth.com](http://genworth.com).

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**CC0.2****Reporting Year**

Please state the start and end date of the year for which you are reporting data.

The current reporting year is the latest/most recent 12-month period for which data is reported. Enter the dates of this year first.

We request data for more than one reporting period for some emission accounting questions. Please provide data for the three years prior to the current reporting year if you have not provided this information before, or if this is the first time you have answered a CDP information request. (This does not apply if you have been offered and selected the option of answering the shorter questionnaire). If you are going to provide additional years of data, please give the dates of those reporting periods here. Work backwards from the most recent reporting year.

Please enter dates in following format: day(DD)/month(MM)/year(YYYY) (i.e. 31/01/2001).

**Enter Periods that will be disclosed**

Tue 01 Jan 2013 - Tue 31 Dec 2013

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**CC0.3**

**Country list configuration**

Please select the countries for which you will be supplying data. This selection will be carried forward to assist you in completing your response.

**Select country**

United States of America

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**CC0.4**

**Currency selection**

Please select the currency in which you would like to submit your response. All financial information contained in the response should be in this currency.

USD(\$)

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**CC0.6**

**Modules**

As part of the request for information on behalf of investors, electric utilities, companies with electric utility activities or assets, companies in the automobile or auto component manufacture sectors, companies in the oil and gas industry, companies in the information technology and telecommunications sectors and companies in the food, beverage and tobacco sectors should complete supplementary questions in addition to the main questionnaire.

If you are in these sectors (according to the Global Industry Classification Standard (GICS)), the corresponding sector modules will not appear below but will automatically appear in the navigation bar when you save this page. If you want to query your classification, please email [respond@cdp.net](mailto:respond@cdp.net).

If you have not been presented with a sector module that you consider would be appropriate for your company to answer, please select the module below. If you wish to view the questions first, please see <https://www.cdp.net/en-US/Programmes/Pages/More-questionnaires.aspx>.

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## Further Information

### Module: Management

### Page: CC1. Governance

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#### CC1.1

**Where is the highest level of direct responsibility for climate change within your organization?**

Individual/Sub-set of the Board or other committee appointed by the Board

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#### CC1.1a

**Please identify the position of the individual or name of the committee with this responsibility**

The Legal and Public Affairs Committee of the Board of Directors of Genworth Financial, Inc. has oversight responsibility for Genworth's Environmental Policy, which was adopted in November 2007. Genworth's Chief Compliance Officer is responsible for the implementation of the Environmental Policy.

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#### CC1.2

**Do you provide incentives for the management of climate change issues, including the attainment of targets?**

No

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#### CC1.2a

Please provide further details on the incentives provided for the management of climate change issues

Who is entitled to benefit from these incentives?	The type of incentives	Incentivized performance indicator

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**Further Information**

**Page: CC2. Strategy**

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**CC2.1**

**Please select the option that best describes your risk management procedures with regard to climate change risks and opportunities**

Integrated into multi-disciplinary company wide risk management processes

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**CC2.1a**

**Please provide further details on your risk management procedures with regard to climate change risks and opportunities**

Frequency of monitoring	To whom are results reported	Geographical areas considered	How far into the future are risks considered?	Comment
Sporadically, not defined	Individual/Sub-set of the Board or committee appointed by the Board	North America UK and Europe Australia China India Brazil Columbia	Unknown	

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**CC2.1b**

**Please describe how your risk and opportunity identification processes are applied at both company and asset level**

Genworth's leaders and others involved in the development and implementation of Genworth's Environmental Policy watch for, report on and discuss such risks and opportunities. Climate change risk is integrated into decisions made in several operational areas. Genworth continually monitors and seeks to control business travel and paper usage, considers whether space it leases is located in buildings with LEED or other similar designations and has implemented environmental risk management processes in connection with certain investment classes, most notably with real estate investments.

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**CC2.1c**

**How do you prioritize the risks and opportunities identified?**

Identified climate change risks are prioritized based on balancing the following: the likelihood of the risks occurring, the severity of impact should the risk occur, and the resources to appropriately mitigate and manage the risks.

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**CC2.1d**

Please explain why you do not have a process in place for assessing and managing risks and opportunities from climate change, and whether you plan to introduce such a process in future

Main reason for not having a process	Do you plan to introduce a process?	Comment
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**CC2.2**

**Is climate change integrated into your business strategy?**

No

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**CC2.2a**

Please describe the process of how climate change is integrated into your business strategy and any outcomes of this process

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**CC2.2b**

**Please explain why climate change is not integrated into your business strategy**

As a leading Fortune 500 insurance holding company offering products and services that assist consumers in protecting themselves, investing for the future and planning for their retirement -- including life insurance, long term care insurance, financial protection coverages, and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital -- Genworth does not generate significant greenhouse gas emissions.

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**CC2.3**

**Do you engage in activities that could either directly or indirectly influence public policy on climate change through any of the following? (tick all that apply)**

No

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**CC2.3a**

On what issues have you been engaging directly with policy makers?

Focus of legislation	Corporate Position	Details of engagement	Proposed legislative solution
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**CC2.3b**

Are you on the Board of any trade associations or provide funding beyond membership?

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CC2.3c

Please enter the details of those trade associations that are likely to take a position on climate change legislation

Trade association	Is your position on climate change consistent with theirs?	Please explain the trade association's position	How have you, or are you attempting to, influence the position?
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CC2.3d

Do you publically disclose a list of all the research organizations that you fund?

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CC2.3e

Do you fund any research organizations to produce or disseminate public work on climate change?

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CC2.3f

Please describe the work and how it aligns with your own strategy on climate change

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CC2.3g

Please provide details of the other engagement activities that you undertake

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CC2.3h

What processes do you have in place to ensure that all of your direct and indirect activities that influence policy are consistent with your overall climate change strategy?

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CC2.3i

**Please explain why you do not engage with policy makers**

Genworth engages with policy makers in areas where there is alignment with Genworth's core business strategies and with the related interests of our insurance policy/contract holders and other customers. Genworth does not engage with policy makers with regard to climate change issues because as a financial services company, Genworth does not generate significant greenhouse gas emissions and Genworth's products and services are not significantly and directly impacted by climate change scenarios.

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**Further Information**

**Page: CC3. Targets and Initiatives**

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CC3.1

**Did you have an emissions reduction target that was active (ongoing or reached completion) in the reporting year?**

No

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CC3.1a

Please provide details of your absolute target

ID	Scope	% of emissions in scope	% reduction from base year	Base year	Base year emissions (metric tonnes CO2e)	Target year	Comment
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**CC3.1b**

Please provide details of your intensity target

ID	Scope	% of emissions in scope	% reduction from base year	Metric	Base year	Normalized base year emissions	Target year	Comment
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**CC3.1c**

Please also indicate what change in absolute emissions this intensity target reflects

ID	Direction of change anticipated in absolute Scope 1+2 emissions at target completion?	% change anticipated in absolute Scope 1+2 emissions	Direction of change anticipated in absolute Scope 3 emissions at target completion?	% change anticipated in absolute Scope 3 emissions	Comment
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**CC3.1d**

For all of your targets, please provide details on the progress made in the reporting year

ID	% complete (time)	% complete (emissions)	Comment
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**CC3.1e**

**Please explain (i) why you do not have a target; and (ii) forecast how your emissions will change over the next five years**

(i) As a leading Fortune 500 insurance holding company offering products and services that assist consumers in protecting themselves, investing for the future and planning for their retirement -- including life insurance, long term care insurance, financial protection coverages, and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital -- Genworth does not generate significant greenhouse gas emissions.  
(ii)Based on the above, we expect our emissions to remain within our current range over the next five years

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**CC3.2**

**Does the use of your goods and/or services directly enable GHG emissions to be avoided by a third party?**

No

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**CC3.2a**

**Please provide details of how the use of your goods and/or services directly enable GHG emissions to be avoided by a third party**

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**CC3.3**

Did you have emissions reduction initiatives that were active within the reporting year (this can include those in the planning and implementation phases)

Yes

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**CC3.3a**

Please identify the total number of projects at each stage of development, and for those in the implementation stages, the estimated CO2e savings

Stage of development	Number of projects	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation	0	
To be implemented*	0	
Implementation commenced*	0	
Implemented*	3	
Not to be implemented	0	

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**CC3.3b**

For those initiatives implemented in the reporting year, please provide details in the table below

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
Transportation: use	Genworth encourages certain employees to telecommute – approximately 550 employees did so in 2013. Genworth has installed videoconferencing capability in its major facilities to reduce the need for travel. Genworth employees conducted 4000 video conferences (4902 hours of meeting time) in 2013, which was a significant increase over 2012 when Genworth employees conducted about 3666 video conferences (about 4493 hours of meeting time). Genworth has also installed video desktop (webcam) capability and has 224 active employee users. In 2013, these webcam users held 3103 webcam meetings totaling 1138 webcam meeting hours. These activities are voluntary and impact scope 3. The benefits have the potential to be ongoing, but the expectation would be that emissions and monetary savings will slow.	0	0	0	<1 year	5 years	
Transportation: fleet	The size of the corporate fleet is monitored continually and adjustments are made to the numbers of cars. Genworth has specific requirements in place that qualifies/disqualifies an employee for the use of a company car. These activities are voluntary and impact scope 3. The benefits have the potential to be ongoing, but the expectation would be that emissions and monetary savings will fluctuate year to year.	0	0	0	<1 year	5 years	
Behavioral change	Genworth encourages initiatives to reduce paper usage as well as encourages our employees to duplex print or only print when necessary. Genworth has periodically run employee awareness efforts to increase employee engagement with Genworth's environmental and GHG reduction efforts. In 2012 launched its "Green Team" which almost 100 employees have joined. Through an intranet-based dashboard, Green Team members are able to make suggestions about saving energy and reducing Genworth's	0	0		<1 year	5 years	

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Annual monetary savings (unit currency - as specified in CC0.4)	Investment required (unit currency - as specified in CC0.4)	Payback period	Estimated lifetime of the initiative, years	Comment
	"carbon footprint." These activities are voluntary and impact scope 3. The benefits have the potential to be ongoing, but the expectation would be that emissions and monetary savings will slow as the internal opportunities to reduce paper are exhausted.						
Other	In 2013 Genworth replaced approximately 14000 laptops and desktops. The computers were sent to a disposal company who recycled the parts for the non-working machines. For the working machines, they clean them and sell them.	0	0	0	<1 year	5 years	

### CC3.3c

What methods do you use to drive investment in emissions reduction activities?

Method	Comment
Employee engagement	
Internal finance mechanisms	

### CC3.3d

If you do not have any emissions reduction initiatives, please explain why not

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**Further Information**

**Page: CC4. Communication**

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**CC4.1**

Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s)

Publication	Page/Section reference	Attach the document
In other regulatory filings (underway) – previous year attached		<a href="https://www.cdp.net/sites/2014/71/7271/Investor%20CDP%202014/Shared%20Documents/Attachments/CC4.1/Environmental%20NAIC%20Survey%202012%20-%202013.pdf">https://www.cdp.net/sites/2014/71/7271/Investor CDP 2014/Shared Documents/Attachments/CC4.1/Environmental NAIC Survey 2012 - 7 2013.pdf</a>

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**Further Information**

This was filed for the following three states: California, New York and Connecticut

**Module: Risks and Opportunities**

**Page: CC5. Climate Change Risks**

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**CC5.1**

Have you identified any climate change risks that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply

Risks driven by changes in regulation  
 Risks driven by changes in physical climate parameters  
 Risks driven by changes in other climate-related developments

**CC5.1a**

**Please describe your risks driven by changes in regulation**

<b>Risk driver</b>	<b>Description</b>	<b>Potential impact</b>	<b>Timeframe</b>	<b>Direct/ Indirect</b>	<b>Likelihood</b>	<b>Magnitude of impact</b>	<b>Estimated financial implications</b>	<b>Management method</b>	<b>Cost of management</b>
Carbon taxes	GHG emissions regulations are in various stages of development in both the US and elsewhere in markets in which Genworth operates. Governments and regulators are considering actions to reduce climate change impacts, such as regulating GHG emission, promoting energy efficiency and use of renewable resources, and implementing carbon taxation, "cap and trade" systems or other measures. Actions such as these could	Increased operational cost	Unknown	Direct	About as likely as not	Low	The financial impact depends on the climatic sensitivity of the business, its location, and the management practices it has in place. As an insurance holding company Genworth does not generate significant GHG emissions, thus Genworth does not believe there is significant direct risk from current regulatory requirements related to climate change, and Genworth does not expect much, if any, direct impact from anticipated regulatory requirements.	See response for Estimated financial implications	See response for Estimated financial implications

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	have an indirect financial impact on Genworth, resulting in higher operating expenses for Genworth, including higher facility costs, increased travel expenses and higher insurance expenses. As we are a financial services company, regulations of this nature would not directly impact our business operations or revenue.								
Cap and trade schemes	GHG emissions regulations are in various stages of development in both the US and elsewhere in markets in which Genworth operates. Governments and regulators are considering actions to reduce climate change impacts, such as regulating GHG emission, promoting energy efficiency and use of renewable resources, and implementing carbon	Increased operational cost	Unknown	Direct	About as likely as not	Low	The financial impact depends on the climatic sensitivity of the business, its location, and the management practices it has in place. As an insurance holding company Genworth does not generate significant GHG emissions, thus Genworth does not believe there is significant direct risk from current regulatory requirements related to climate change, and Genworth does not	See response for Estimated financial implications	See response for Estimated financial implications

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	taxation, "cap and trade" systems or other measures. Actions such as these could have an indirect financial impact on Genworth, resulting in higher operating expenses for Genworth, including higher facility costs, increased travel expenses and higher insurance expenses. As we are a financial services company, regulations of this nature would not directly impact our business operations or revenue.						expect much, if any, direct impact from anticipated regulatory requirements.		

**CC5.1b**

Please describe your risks that are driven by change in physical climate parameters

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Tropical	While Genworth is	Increased	Unknown	Direct	About as	Low	In connection with our	See response	See response

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
cyclones (hurricanes and typhoons)	not a property and casualty insurer, increased frequency or severity of catastrophic weather or other natural events possibly related to climate change could increase the number of life and mortgage insurance policy claims Genworth receives which would impact our revenue. An increase in the frequency or severity of catastrophic weather or other natural events possibly related to climate change could temporarily impact our business operations, interrupting new business processing and servicing of existing policy/ contract holders and requiring expenditures to replace facilities or equipment. It could also increase our operating expenses related to higher	operational cost			likely as not		real estate ownership, we cannot provide assurance that unexpected environmental liabilities will not arise. However, based upon information currently available to us, we believe that any costs associated with compliance with environmental laws and regulations or any remediation of such properties will not have a material adverse effect on our business, financial condition or results of operations	for Estimated financial implications	for Estimated financial implications

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	property insurance or energy costs , but Genworth does not think these possible expense increases present a significant risk.								

CC5.1c

Please describe your risks that are driven by changes in other climate-related developments

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated Financial Implications	Management method	Cost of management
Reputation	Genworth partners with several third party service providers through the normal course of business that may be more directly impacted by climate-related developments. More specifically, Genworth is aware of the potentially negative publicity associated with a supplier's poor	Reduced stock price (market valuation)	Unknown	Direct	About as likely as not	Low	For select suppliers we do stay abreast of their actions and certainly should an environmental issue be highlighted publically we would take appropriate steps as necessary.	See response for Estimated financial implications	While the impact is largely reputational rather than financial, an inquiry into each suppliers' environmental practices is part of our regular review process when selecting suppliers. A lack of clear position or unsatisfactory findings in this area is grounds for removal from the supplier selection process. Cost

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated Financial Implications	Management method	Cost of management
	environmental practices.								associated with this process are part of regular business operations in our Sourcing departments.

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CC5.1d

Please explain why you do not consider your company to be exposed to risks driven by changes in regulation that have the potential to generate a substantive change in your business operations, revenue or expenditure

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CC5.1e

Please explain why you do not consider your company to be exposed to risks driven by physical climate parameters that have the potential to generate a substantive change in your business operations, revenue or expenditure

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CC5.1f

Please explain why you do not consider your company to be exposed to risks driven by changes in other climate-related developments that have the potential to generate a substantive change in your business operations, revenue or expenditure

**Further Information**

**Page: CC6. Climate Change Opportunities**

**CC6.1**

**Have you identified any climate change opportunities that have the potential to generate a substantive change in your business operations, revenue or expenditure? Tick all that apply**

- Opportunities driven by changes in regulation
- Opportunities driven by changes in other climate-related developments

**CC6.1a**

**Please describe your opportunities that are driven by changes in regulation**

<b>Opportunity driver</b>	<b>Description</b>	<b>Potential impact</b>	<b>Timeframe</b>	<b>Direct/Indirect</b>	<b>Likelihood</b>	<b>Magnitude of impact</b>	<b>Estimated financial implications</b>	<b>Management method</b>	<b>Cost of management</b>
Other regulatory drivers	Regulatory developments may foster development of new investment instruments that we can add to our investment portfolios to enhance returns and asset-liability management activities.	Investment opportunities	Unknown	Direct	About as likely as not	Unknown	Implications are not known at this time.	Genworth's Legal, Compliance and Government Relations departments continually monitor regulatory changes as part of normal business	Cost associated with regulatory monitoring are considered to be normal operating costs.

Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	Regulation that promotes the development of cost-effective renewable energy sources or funnels research funds to identify break-through sustainable energy technologies someday may result in lower future operating costs, reduced GHG emissions and additional technology-driven advances in data processing.							procedures to identify proposed, pending, and adopted regulations that impact our businesses.	

CC6.1b

Please describe the opportunities that are driven by changes in physical climate parameters

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management

CC6.1c

Please describe the opportunities that are driven by changes in other climate-related developments

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
Reputation	As a global company specializing in helping millions of people around the world secure their financial lives, families and futures, Genworth believes that financial services companies should establish policies that address climate change. As concern over the impacts of climate change grows, companies that do not actively address the issue may experience risks to their reputations. Genworth manages reputational risk associated with climate change through programs to quantify and mitigate the direct and indirect environmental impacts of Genworth's operations, as well as informing and educating employees, customers, suppliers and other stakeholders about environmental issues and Genworth's policy and programs.	Increased stock price (market valuation)	Unknown	Direct	Unknown	Unknown	Reputation is an intangible asset and can be difficult to measure. However, consumers and investors and their opinion of a company impacts their behaviors and their decisions about what companies they purchase from or invest in, which impacts company income and stock value.	Genworth manages reputational risk associated with climate change through programs to quantify and mitigate the direct and indirect environmental impacts of Genworth's operations, as well as informing and educating employees, customers, suppliers and other stakeholders about environmental issues and Genworth's policy and programs. Many of Genworth's financial products are long-term in nature, and Genworth believes that our commitment to care for the environment is an important element	Genworth considers protection of our reputation as a key part of everyday business practices. Cost associated are considered to be normal operational costs

Opportunity driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
	Genworth's Environmental Policy is publicly available on our website: <a href="http://www.genworth.com">www.genworth.com</a> . Many of Genworth's financial products are long-term in nature, and Genworth believes that our commitment to care for the environment is an important element in building trust, enhancing Genworth's reputation and creating long term value for all stakeholders.							in building trust, enhancing Genworth's reputation and creating long term value for all stakeholders.	

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**CC6.1d**

Please explain why you do not consider your company to be exposed to opportunities driven by changes in regulation that have the potential to generate a substantive change in your business operations, revenue or expenditure

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**CC6.1e**

Please explain why you do not consider your company to be exposed to opportunities driven by physical climate parameters that have the potential to generate a substantive change in your business operations, revenue or expenditure

Genworth is a leading financial security company dedicated to providing insurance, wealth management, investment and financial solutions to its customers, but its business is not of the type that would be expected to be exposed to such opportunities.

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**CC6.1f**

Please explain why you do not consider your company to be exposed to opportunities driven by changes in other climate-related developments that have the potential to generate a substantive change in your business operations, revenue or expenditure

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**Further Information**

**Module: GHG Emissions Accounting, Energy and Fuel Use, and Trading**

**Page: CC7. Emissions Methodology**

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**CC7.1**

Please provide your base year and base year emissions (Scopes 1 and 2)

<b>Base year</b>	<b>Scope 1 Base year emissions (metric tonnes CO2e)</b>	<b>Scope 2 Base year emissions (metric tonnes CO2e)</b>
Mon 01 Jan 2007 - Mon 31 Dec 2007	213	16618

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**CC7.2**

Please give the name of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

Please select the published methodologies that you use

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

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**CC7.2a**

If you have selected "Other" in CC7.2 please provide details of the standard, protocol or methodology you have used to collect activity data and calculate Scope 1 and Scope 2 emissions

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**CC7.3**

Please give the source for the global warming potentials you have used

Gas	Reference
CO2	IPCC Second Assessment Report (SAR - 100 year)

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**CC7.4**

Please give the emissions factors you have applied and their origin; alternatively, please attach an Excel spreadsheet with this data at the bottom of this page

Fuel/Material/Energy	Emission Factor	Unit	Reference
Electricity	1.04	metric tonnes CO2e per MWh	
Natural gas	5.34	metric tonnes CO2e per metric tonne	

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#### Further Information

**Page: CC8. Emissions Data - (1 Jan 2013 - 31 Dec 2013)**

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#### CC8.1

**Please select the boundary you are using for your Scope 1 and 2 greenhouse gas inventory**

Operational control

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#### CC8.2

**Please provide your gross global Scope 1 emissions figures in metric tonnes CO2e**

368

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#### CC8.3

Please provide your gross global Scope 2 emissions figures in metric tonnes CO2e

12989

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**CC8.4**

**Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure?**

No

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**CC8.4a**

Please provide details of the sources of Scope 1 and Scope 2 emissions that are within your selected reporting boundary which are not included in your disclosure

Source	Relevance of Scope 1 emissions from this source	Relevance of Scope 2 emissions excluded from this source	Explain why the source is excluded

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**CC8.5**

**Please estimate the level of uncertainty of the total gross global Scope 1 and 2 emissions figures that you have supplied and specify the sources of uncertainty in your data gathering, handling and calculations**

Scope 1 emissions: Uncertainty range	Scope 1 emissions: Main sources of uncertainty	Scope 1 emissions: Please expand on the uncertainty in your data	Scope 2 emissions: Uncertainty range	Scope 2 emissions: Main sources of uncertainty	Scope 2 emissions: Please expand on the uncertainty in your data
Less than or equal to 2%	No Sources of Uncertainty		Less than or equal to 2%	No Sources of Uncertainty	

**CC8.6**

**Please indicate the verification/assurance status that applies to your reported Scope 1 emissions**

Third party verification or assurance complete

**CC8.6a**

**Please provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements**

Type of verification or assurance	Attach the statement	Page/section reference	Relevant standard	Proportion of reported Scope 1 emissions verified (%)
High assurance	<a href="https://www.cdp.net/sites/2014/71/7271/Investor%20CDP%202014/Shared%20Documents/Attachments/CC8.6a/NOVA%20-%20C14-1726%20GHG%20Verification%20Letter%202014-Final.pdf">https://www.cdp.net/sites/2014/71/7271/Investor CDP 2014/Shared Documents/Attachments/CC8.6a/NOVA - C14-1726 GHG Verification Letter 2014-Final.pdf</a>		Other: NOVA Environmental	100

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**CC8.6b**

Please provide further details of the regulatory regime to which you are complying that specifies the use of Continuous Emissions Monitoring Systems (CEMS)

Regulation	% of emissions covered by the system	Compliance period	Evidence of submission
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**CC8.7**

Please indicate the verification/assurance status that applies to your reported Scope 2 emissions

Third party verification or assurance complete

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**CC8.7a**

Please provide further details of the verification/assurance undertaken for your Scope 2 emissions, and attach the relevant statements

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 2 emissions verified (%)
High assurance	<a href="https://www.cdp.net/sites/2014/71/7271/Investor_CDP_2014/Shared_Documents/Attachments/CC8.7a/NOVA_-_C14-1726_GHG_Verification_Letter_2014-Final.pdf">https://www.cdp.net/sites/2014/71/7271/Investor_CDP_2014/Shared Documents/Attachments/CC8.7a/NOVA - C14-1726 GHG Verification Letter 2014-Final.pdf</a>		Other: NOVA Environmental	100

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**CC8.8**

Please identify if any data points other than emissions figures have been verified as part of the third party verification work undertaken

Additional data points verified	Comment
No additional data verified	

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**CC8.9**

**Are carbon dioxide emissions from biologically sequestered carbon relevant to your organization?**

No

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**CC8.9a**

Please provide the emissions from biologically sequestered carbon relevant to your organization in metric tonnes CO2

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**Further Information**

**Page: CC9. Scope 1 Emissions Breakdown - (1 Jan 2013 - 31 Dec 2013)**

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**CC9.1**

**Do you have Scope 1 emissions sources in more than one country?**

No

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**CC9.1a**

Please break down your total gross global Scope 1 emissions by country/region

Country/Region	Scope 1 metric tonnes CO2e

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**CC9.2**

Please indicate which other Scope 1 emissions breakdowns you are able to provide (tick all that apply)

By facility

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**CC9.2a**

Please break down your total gross global Scope 1 emissions by business division

Business division	Scope 1 emissions (metric tonnes CO2e)

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**CC9.2b**

Please break down your total gross global Scope 1 emissions by facility

Facility	Scope 1 emissions (metric tonnes CO2e)	Latitude	Longitude
Richmond, VA	46	37.36	77.30
Lynchburg, VA	322	37.24	79.8

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**CC9.2c**

Please break down your total gross global Scope 1 emissions by GHG type

GHG type	Scope 1 emissions (metric tonnes CO2e)

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**CC9.2d**

Please break down your total gross global Scope 1 emissions by activity

Activity	Scope 1 emissions (metric tonnes CO2e)

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**CC9.2e**

Please break down your total gross global Scope 1 emissions by legal structure

Legal structure	Scope 1 emissions (metric tonnes CO2e)
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**Further Information**

**Page: CC10. Scope 2 Emissions Breakdown - (1 Jan 2013 - 31 Dec 2013)**

**CC10.1**

**Do you have Scope 2 emissions sources in more than one country?**

No

**CC10.1a**

Please break down your total gross global Scope 2 emissions and energy consumption by country/region

Country/Region	Scope 2 metric tonnes CO2e	Purchased and consumed electricity, heat, steam or cooling (MWh)	Purchased and consumed low carbon electricity, heat, steam or cooling accounted for CC8.3 (MWh)
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**CC10.2**

**Please indicate which other Scope 2 emissions breakdowns you are able to provide (tick all that apply)**

By facility

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**CC10.2a**

Please break down your total gross global Scope 2 emissions by business division

Business division	Scope 2 emissions (metric tonnes CO2e)
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**CC10.2b**

Please break down your total gross global Scope 2 emissions by facility

Facility	Scope 2 emissions (metric tonnes CO2e)
Richmond, VA	5562
Lynchburg, VA	7427

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**CC10.2c**

Please break down your total gross global Scope 2 emissions by activity

Activity	Scope 2 emissions (metric tonnes CO2e)
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**CC10.2d**

Please break down your total gross global Scope 2 emissions by legal structure

Legal structure	Scope 2 emissions (metric tonnes CO2e)
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**Further Information**

**Page: CC11. Energy**

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**CC11.1**

**What percentage of your total operational spend in the reporting year was on energy?**

More than 0% but less than or equal to 5%

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**CC11.2**

**Please state how much fuel, electricity, heat, steam, and cooling in MWh your organization has purchased and consumed during the reporting year**

Energy type	MWh
Fuel	2020
Electricity	27489
Heat	
Steam	
Cooling	

---

**CC11.3**

Please complete the table by breaking down the total "Fuel" figure entered above by fuel type

Fuels	MWh
Natural gas	2020

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**CC11.4**

Please provide details of the electricity, heat, steam or cooling amounts that were accounted at a low carbon emission factor in the Scope 2 figure reported in CC8.3

Basis for applying a low carbon emission factor	MWh associated with low carbon electricity, heat, steam or cooling	Comment
No purchases or generation of low carbon electricity, heat, steam or cooling accounted with a low carbon emissions factor		

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**Further Information**

**Page: CC12. Emissions Performance**

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**CC12.1**

How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to the previous year?

Decreased

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**CC12.1a**

Please identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined) and for each of them specify how your emissions compare to the previous year

Reason	Emissions value (percentage)	Direction of change	Comment
Emissions reduction activities	5.59	Decrease	Genworth had previously upgraded power systems for both our Richmond and Lynchburg facilities to help reduce our electricity consumption. We continue to see benefits from this upgrade.
Divestment			
Acquisitions			
Mergers			
Change in output			
Change in methodology			
Change in boundary			
Change in physical operating conditions			
Unidentified			
Other			

## CC12.2

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e per unit currency total revenue

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
2.17	metric tonnes CO2e	unit total revenue	2.15	Increase	While Genworth decreased our emissions value, company revenue decreased from the previous reporting year creating an overall increase.

---

**CC12.3**

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO<sub>2</sub>e per full time equivalent (FTE) employee

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
2.60	metric tonnes CO <sub>2</sub> e	FTE employee	14.49	Increase	The Genworth number of employees decreased due to a reduction in force in 2013. While the overall emissions value decreased slightly, the decrease in employees caused this intensity number to increase.

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**CC12.4**

Please provide an additional intensity (normalized) metric that is appropriate to your business operations

Intensity figure	Metric numerator	Metric denominator	% change from previous year	Direction of change from previous year	Reason for change
	metric tonnes CO <sub>2</sub> e				

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**Further Information**

**Page: CC13. Emissions Trading**

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**CC13.1**

**Do you participate in any emissions trading schemes?**

No, and we do not currently anticipate doing so in the next 2 years

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**CC13.1a**

Please complete the following table for each of the emission trading schemes in which you participate

Scheme name	Period for which data is supplied	Allowances allocated	Allowances purchased	Verified emissions in metric tonnes CO2e	Details of ownership

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**CC13.1b**

What is your strategy for complying with the schemes in which you participate or anticipate participating?

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**CC13.2**

Has your organization originated any project-based carbon credits or purchased any within the reporting period?

No

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**CC13.2a**

Please provide details on the project-based carbon credits originated or purchased by your organization in the reporting period

Credit origination or credit purchase	Project type	Project identification	Verified to which standard	Number of credits (metric tonnes of CO2e)	Number of credits (metric tonnes CO2e): Risk adjusted volume	Credits cancelled	Purpose, e.g. compliance
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**Further Information**

**Page: CC14. Scope 3 Emissions**

**CC14.1**

**Please account for your organization’s Scope 3 emissions, disclosing and explaining any exclusions**

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Purchased goods and services	Relevant, calculated	1783	Emission factor source: Recycled content tool, RECON TOOL, developed by U.S.EPA using GHG methods specified by the UN Intergovernmental Panel on Climate Change, IPCC; Assumes all paper was equivalent to “office paper”. Annual usage = 3,565,723 pounds of paper 1782.9 Metric tons of CO2-e for 2013.	100.00%	
Capital goods	Not relevant, explanation provided				Genworth does not require the use of capital goods in the development of life insurance and financial products.
Fuel-and-energy-related activities (not included in	Not relevant, explanation provided				All Fuel and Energy related activities are included in our Scope 1 and 2 calculations.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Scope 1 or 2)					
Upstream transportation and distribution	Not relevant, explanation provided				Genworth does not create a physical product that requires the purchase, delivery or distribution of outside components during the development process.
Waste generated in operations	Not relevant, explanation provided				Genworth develops insurance and financial products which do not require physical manufacturing or create a waste by-product.
Business travel	Relevant, calculated	3238	GHG Flight definitions: short haul: less than 452km*1.6094 = 727.45 miles (1.6094 is the conversion factor for kilometers to miles) med haul: less than 1600km*1.6094 = 2575.04 miles long haul: more than 1600km*1.6094 = 2575.04 miles. 2013 total air miles = 10,763,107 = 2333 Metric tons CO2-e for 2013. 2013 Reimbursed Miles = 2,571,000 Using similar conversion to the Fleet cars: 2,571,000 miles / 25.2 miles/gallon x 8.87kg of CO2-e/gallon / 1,000 kg/metric ton = 904.95 Metric tons of CO2-e for 2013. Short flight: .64 lbs/mile = 0.2897 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds) Medium flight: .44 lbs/mile = 0.2028 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds) Long flight: .39 lbs/mile = 0.1770 kg CO2 per mile*2.2046 (factor for conversion from kilograms to pounds)	100.00%	
Employee commuting	Relevant, calculated	20241	Internal survey on employee commuting with 2013 employee data; Employees = 5134 Employee to sample ratio = 21.3917. Total survey emissions x 21.3917 = 20,241.26 Metric tons of CO2-e for 2013.	100.00%	
Upstream leased assets	Relevant, calculated	38507	There were no GHG Protocol calculators appropriate for this analysis in 2007 so the company made an estimate and had continued to apply the same method each year to allow for comparison. In 2013 Genworth leased 71 locations	100.00%	

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
			throughout the US and globally totaling 1,631,658 square feet leased. The GHG footprint for Genworth-owned space was 0.02360 metric tons per square foot of office space for a total estimated calculation of 38,507 metric tons in 2013.		
Downstream transportation and distribution	Relevant, calculated	674	Fleet Cars 2013: 1,914,047 miles/25.2 miles/gallon x 8.87kg of Co2-3/gallon / 1,000 kg/metric ton = 673.71 Metric tons of Co2-e for 2013.	100.00%	
Processing of sold products	Not relevant, explanation provided				Genworth does not create a physical product.
Use of sold products	Not relevant, explanation provided				Genworth does not create a physical product for consumers.
End of life treatment of sold products	Not relevant, explanation provided				Genworth does not create a physical product for consumers.
Downstream leased assets	Not relevant, explanation provided				Genworth does not sell a physical product and does not own or lease space to do so. Sales professionals are not company employees and Genworth utilizes a third party sales process in most cases.
Franchises	Not relevant, explanation provided				Genworth does not utilize a franchise structure.
Investments	Not evaluated				There is a potential that investments made by the Company have an emissions factor. An initial investigation into whether or not the Company investments have emissions factors has not been conducted.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using primary data	Explanation
Other (upstream)	Not relevant, explanation provided				Scope III calculations are captured in the above categories. Additional space is not needed.
Other (downstream)	Not relevant, explanation provided				Scope III calculations are captured in the above categories. Additional space is not needed.

**CC14.2**

**Please indicate the verification/assurance status that applies to your reported Scope 3 emissions**

No third party verification or assurance

**CC14.2a**

Please provide further details of the verification/assurance undertaken, and attach the relevant statements

Type of verification or assurance	Attach the statement	Page/Section reference	Relevant standard	Proportion of Scope 3 emissions verified (%)

**CC14.3**

Are you able to compare your Scope 3 emissions for the reporting year with those for the previous year for any sources?

Yes

CC14.3a

Please identify the reasons for any change in your Scope 3 emissions and for each of them specify how your emissions compare to the previous year

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
Purchased goods & services	Emissions reduction activities	8.64	Decrease	Genworth has continued to focus on our overall use of paper to market. Ongoing projects also help to identify parts of our process that can move from paper to "e" such as emailing electronic versions of policies as opposed to printed versions, utilizing online marketing materials as opposed printed, and providing our customers with the opportunity to receive various statements or notifications via email as opposed to paper mail.
Business travel	Other: Significant reduction in number of Employees	35.83	Decrease	Genworth experienced a decrease in business-air travel over 2012. The primary reason relates to reduced number of employees and decreased travel budgets.
Business travel	Other: Significant reduction in number of Employees	10.50	Decrease	Genworth experienced a decrease in business-reimbursed car travel over 2012. The primary reason relates to reduced number of employees and decreased travel budgets.
Upstream leased assets	Change in physical operating conditions	0.42	Decrease	Genworth experienced a decrease in leased space over 2012. The primary reason was the divestiture of a Wealth Management business which reduced our physical operating footprint.
Downstream	Other: Significant	24.04	Decrease	Genworth experienced a decrease in business-company car travel over 2012. The

Sources of Scope 3 emissions	Reason for change	Emissions value (percentage)	Direction of change	Comment
transportation and distribution	reduction in number of Employees			primary reason relates to reduced number of employees that ultimately reduced the number of total fleet cars.
Employee commuting	Other: Significant reduction in number of Employees	23.47	Decrease	Genworth experienced a decrease in Employee commuting travel over 2012. The primary reason relates to reduced number of employees.

#### CC14.4

**Do you engage with any of the elements of your value chain on GHG emissions and climate change strategies? (Tick all that apply)**

No, we do not engage

#### CC14.4a

Please give details of methods of engagement, your strategy for prioritizing engagements and measures of success

#### CC14.4b

To give a sense of scale of this engagement, please give the number of suppliers with whom you are engaging and the proportion of your total spend that they represent

Number of suppliers	% of total spend	Comment

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CC14.4c

If you have data on your suppliers' GHG emissions and climate change strategies, please explain how you make use of that data

How you make use of the data	Please give details
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CC14.4d

**Please explain why you do not engage with any elements of your value chain on GHG emissions and climate change strategies, and any plans you have to develop an engagement strategy in the future**

Genworth currently has limited engagement which includes a discussion of environmental factors in our annual report to share holders. We also provide opportunities to our customers to reduce the amount of paper they receive from us and make efforts to reduce the amount of paper generated in our sales process by providing electronic or paperless documents. While Genworth does focus on efforts to reduce our emissions and provide "green" options to our customers and distributors, we do not currently have a engagement strategy.

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**Further Information**

**Module: Sign Off**

**Page: CC15. Sign Off**

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CC15.1

Please provide the following information for the person that has signed off (approved) your CDP climate change response

Name	Job title	Corresponding job category
John Apostle	Chief Compliance Officer	Other:

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**Further Information**

**CDP**