

Module: Introduction**Page: Introduction**

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 committed to helping families become more financially secure, self-reliant and prepared for the future. Genworth has leadership positions in mortgage insurance and long term care insurance and product offerings in life insurance and fixed annuities that assist consumers in solving their home ownership, insurance and retirement needs. To help families start “the talk” about their futures and long term care planning, Genworth recently completed a national #LetsTalk Tour to encourage conversations and information sharing.

Headquartered in Richmond, Virginia, Genworth traces its roots back to 1871 and became a public company in 2004. The company has approximately 5300 employees operating through three divisions: U.S. Life Insurance, Global Mortgage Insurance, and the Corporate and Other division, which includes the non-core businesses of International Protection and the Runoff Segments. Additional information can be viewed at www.genworth.com.

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

Wed 01 Jan 2014 - Wed 31 Dec 2014

CC0.3

Country list configuration

Please select the countries for which you will be supplying data. If you are responding to the Electric Utilities module, this selection will be carried forward to assist you in completing your response.

Select country

United States of America

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(\$)

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 sub-industries, companies in the oil and gas sub-industries, companies in the information technology and telecommunications sectors and companies in the food, beverage and tobacco industry group should complete supplementary questions in addition to the main questionnaire. If you are in these sector groupings (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. 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>.

Further Information

Module: Management

Page: CC1. Governance

CC1.1

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

Board or individual/sub-set of the Board or other committee appointed by the Board

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. had oversight responsibility for Genworth's Environmental Policy, which was adopted in November 2007, and most recently reviewed in January 2015. Effective January 1, 2015, the Risk Committee of the Board of Directors has oversight responsibility for Genworth's Environmental Policy. Genworth's Chief Compliance Officer is responsible for the implementation of the Environmental Policy.

CC1.2

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

Yes

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	Comment
All employees	Other non-monetary reward	Other: Environmental Volunteerism	In 2014, employees volunteered 20,000 hours across the globe, including activities such as 1) Volunteers in Oakville, Canada worked in Winston Woods, a woodland and trail space, in partnership with the Oakvillegreen Conservation Association pulling invasive weeds and planting trees to revitalize the woods; 2) Volunteers in Richmond, VA worked with the James River Parks System at Shiplock Park. The group removed invasive species, planted native flowers and grass along the James River and cleared hiking paths and trails; and 3) Volunteers in Richmond, VA worked with Enrichmond Foundation to complete the first phase of an urban apple orchard to provide local schools and community members with fresh produce in Chimborazo Park. Volunteers removed invasive plants and constructed fencing for the orchard. Genworth and its employees are committed to improving the communities where we live and work and our employees make a difference year round through ongoing volunteer projects. In addition to the year round volunteering, all employees come together each June for a Global Month of Service. Employees in the United States and Canada also participate in an annual United Way campaign. United Way focuses on providing long term solutions to the greatest local community needs through effective strategies based on research and expertise. In 2014, \$1,200,000 was contributed by employees and the Genworth Foundation to United Way organizations across North America.
All employees	Other non-monetary reward	Other: Genworth Foundation Matching Gifts	The Genworth Foundation Matching Gifts program encourages employees to contribute to qualifying charitable organizations thereby improving their community. Employees are eligible for the matching gifts on any donation of \$50 or more and up to \$10,000 per calendar year (\$15,000 for Genworth executives). In 2014, the Matching Gifts program paid out \$804,850 to qualifying charities.
All employees	Other non-monetary reward	Other: Genworth Foundation Grant Program	The Genworth Foundation supports employee's volunteer work with a volunteer grant program by making a grant to eligible organizations for which an employee volunteers 25 or more hours. In 2014, the Genworth Foundation paid out \$2,542,833 in grants to organizations.
Other: Employees at specific locations	Other non-monetary reward	Emissions reduction project	Employees at the Genworth Richmond and Raleigh locations who own a hybrid vehicle have charging stations available to them at no additional charge or fee.

Further Information

Page: CC2. Strategy

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

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
Annually	Board or individual/sub-set of the Board or committee appointed by the Board	We consider risks and opportunities across our global operations including North America, UK and Europe, Australia, China, India, Brazil, and Columbia	3 to 6 years	Genworth's Risk Framework describes 6 key risk types that are managed across the business: Credit, Market/Liquidity, Insurance, Operational, Housing, Model. Climate change is relevant to, and integrated into, the assessment and management of several of these risk types, including credit risk (losses arising from the inability or failure of a borrower to meet its obligations), operational risk (including losses from external events such as severe weather), Credit risks include the potential for the physical impacts of climate change to negatively impact our clients' operations. At the physical asset level, operational risk factors such as energy price, grid reliability and access to clean energy are relevant, as are physical risks such as the potential for flooding and severe weather events.

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's Risk Framework describes 6 key risk types that are managed across the business: credit, market/liquidity, insurance, operational, housing and model. Climate change is relevant to, and integrated into, the assessment and management of several of these risk types, including credit risk (losses arising from the inability or failure of a borrower to meet its obligations), operational risk (including losses from external events such as severe weather), Credit risks include the potential for the physical impacts of climate change to negatively impact our clients' operations. At the physical asset level, operational risk factors such as energy price, grid reliability and access to clean energy are relevant, as are physical risks such as the potential for flooding and severe weather events. 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.

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.

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
--------------------------------------	-------------------------------------	---------

CC2.2**Is climate change integrated into your business strategy?**

Yes

CC2.2a

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

Genworth recognizes the importance of environmental, social and governance considerations and we strive to conduct our business in a socially responsible manner, including integrating climate change considerations into our business decisions. Over a five (5) year period from 2010 to this reporting period, Genworth has made reductions in Scope I & II by 9.4% metric tons and the following Scope III emissions; Travel decreased by 33% in metric tons and Paper Use decreased by 50%. We established a new Corporate Social Responsibility (CSR) section of our www.genworth.com website. The CSR section is accessible from both the About Genworth and Investors sections of www.genworth.com. The CSR section has rotating pictures and highlights and links to other pages and includes the following sections: Environment (Environmental Policy, Genworth's CDP Responses, CDP Report), Workplace (Learning & Development, Diversity & Inclusion, Benefits, Employment), Community (Genworth Foundation, Employee Volunteerism), Governance, and Marketplace (Let's Talk campaign, Global Sourcing, Public Policy, Industry Expertise). The content of the CSR section of our website is overseen by Mary Beth Murphy, the Senior Vice President of Corporate Communications and Community Relations.

CC2.2b

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

CC2.2c

Does your company use an internal price of carbon?

No, and we currently don't anticipate doing so in the next 2 years

CC2.2d

Please provide details and examples of how your company uses an internal price of carbon

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)

Other

CC2.3a

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

Focus of legislation	Corporate Position	Details of engagement	Proposed legislative solution
----------------------	--------------------	-----------------------	-------------------------------

CC2.3b

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

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?
-------------------	--	---	---

CC2.3d

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

CC2.3e

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

CC2.3f

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

CC2.3g

Please provide details of the other engagement activities that you undertake

Genworth supports local, national and global climate change issues. We encourage our employees to volunteer for opportunities that have an environmental impact which has included activities such as:

1. Volunteers in Oakville, Canada worked in Winston Woods, a woodland and trail space, in partnership with the Oakvillegreen Conservation Association pulling invasive weeds and planting trees to revitalize the woods.
2. Volunteers in Richmond, VA worked with the James River Parks System at Shiplock Park. The group removed invasive species, planted native flowers and grass along the James River and cleared hiking paths and trails.
3. Volunteers in Richmond, VA worked with Enrichmond Foundation to complete the first phase of an urban apple orchard to provide local schools and community members with fresh produce in Chimborazo Park. Volunteers removed invasive plants and constructed fencing for the orchard.

In 2014, employees volunteered 20,000 hours around the globe. Genworth and its employees are committed to improving the communities where we live and work and our employees make a difference year round through ongoing volunteer projects. While employees continually make a difference year round, all employees come together each June for a Global Month of Service. Employees in the United States and Canada also participate in an annual United Way campaign. United Way focuses on providing long term solutions to the greatest local community needs through effective strategies based on research and expertise. In 2014, \$1,200,000 was contributed by employees and the Genworth Foundation to United Way organizations across North America. The Genworth Foundation Matching Gifts program encourages employees to contribute to qualifying charitable organizations thereby improving their community. Employees are eligible for the matching gifts on any donation of \$50 or more and up to \$10,000 per calendar year (\$15,000 for Genworth executives). In 2014, the Matching Gifts program paid out \$804,850 to qualifying charities. The Genworth Foundation also supports employee's volunteer work with a volunteer grant program by making a grant to eligible organizations for which an employee volunteers 25 or more hours. In 2014, the Genworth Foundation paid out \$2,542,833 in grants to eligible organizations.

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?

We have recently re-aligned our Global Risk organization to better address process and activities across our global enterprise. We have aligned the Risk organization around a matrix structure of six risk types, two risk functions, and our existing business platforms. Aligning the organization in this way allows us to more comprehensively understand and assess each type of risk, facilitate the sharing of that knowledge across the enterprise more effectively, enhance daily decision-making for the business, better manage risk, and maximize risk/return for each business platform and Investments, as well as for the company as a whole. These changes, as well as additional planned enhancements, will help assure our risk management processes are consistent with evolving global best market practices and also align with converging global regulatory requirements and expectations concerning proper Enterprise Risk Management.

CC2.3i

Please explain why you do not engage with policy makers

CC2.4

Would your organization's board of directors support an international agreement between governments on climate change, which seeks to limit global temperature rise to under two degree Celsius from pre-industrial levels in line with IPCC scenarios such as RCP2.6?

No opinion

CC2.4a

Please describe your board's position on what an effective agreement would mean for your organization and activities that you are undertaking to help deliver this agreement at the 2015 United Nations Climate Change Conference in Paris (COP 21)

Genworth's Board does not have a position currently on this agreement.

Further Information

Page: CC3. Targets and Initiatives

CC3.1

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

No

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
----	-------	-------------------------	----------------------------	-----------	--	-------------	---------

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
----	-------	-------------------------	----------------------------	--------	-----------	--------------------------------	-------------	---------

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
----	---	--	---	--	---------

CC3.1d

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

ID	% complete (time)	% complete (emissions)	Comment
----	-------------------	------------------------	---------

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

Over the past five (5) years, Genworth has achieved the following reductions: 9.4% decrease in Scope I and II metric ton emissions, 50% metric ton reduction in paper use, and a 33% decrease in metric ton Travel emissions. We are currently evaluating proposals and suggestions for future reduction targets. We anticipate finalizing targets in 4Q2015. (i) As an 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 continue to decline modestly over the next five years.

CC3.2

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

No

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

CC3.3

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

Yes

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 CO ₂ e savings in metric tonnes CO ₂ e (only for rows marked *)
Under investigation		
To be implemented*		
Implementation commenced*		
Implemented*	6	
Not to be implemented		

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)	Scope	Voluntary/ Mandatory	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	Comment
Process emissions reductions	Genworth replaced older equipment in Data Centers throughout 2014 and has reduced kWh usage by 19% through this activity (down from 430 kwh to 350 kwh)		Scope 2	Voluntary			<1 year	3-5 years	
Low carbon energy purchase	In 2014, Genworth replaced approximately 1400 laptops and desktops with newer, more energy efficient hardware. The leasing company refurbished and/or reused the working PCs, saving Genworth storage, disposal and recycling expense. Non-working machines are recycled for parts. Non-leased PCs, printers, and monitors are also recycled through third-party vendors.		Scope 3	Voluntary			<1 year	1-2 years	
Transportation: use	Genworth encourages certain employees to telecommute – approximately 550 employees did so in 2014. Additionally, Genworth installed videoconferencing capability in its major facilities to reduce the need for travel. Genworth employees conducted 2244 video conference (7340 VTC hours of meeting time and a 50% increase from 2013) by way of videoconference. Genworth has also installed video desktop (webcam) capability and had approximately 891 active employee users in 2014. These webcam users		Scope 3	Voluntary			<1 year	3-5 years	

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Scope	Voluntary/ Mandatory	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	Comment
	held 338 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.								
Transportation: fleet	Genworth has installed hybrid vehicle charging stations at the Richmond and Raleigh locations to reward and accommodate employees with hybrid vehicles. 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.		Scope 3	Voluntary			<1 year	1-2 years	
Behavioral change	Genworth's comprehensive recycling at major facilities resulted in substantial waste reduction in 2014. At our headquarters campus in Richmond, Virginia, an expanded recycling program has resulted in 70% percent of waste generated being diverted from landfill to recycling or reuse.		Scope 3	Voluntary			<1 year	1-2 years	

Activity type	Description of activity	Estimated annual CO2e savings (metric tonnes CO2e)	Scope	Voluntary/ Mandatory	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	Comment
Other	Genworth has initiatives to reduce paper usage as well as encourages our employees to duplex print or only print when necessary. Genworth periodically runs employee awareness efforts to increase employee engagement with Genworth's environmental and GHG reduction efforts. In 2014, Genworth realized more than a 20% reduction in paper usage from 2013 and a 50% decrease in paper use over the last five years.		Scope 3	Voluntary			<1 year	1-2 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

Further Information

Page: CC4. Communication

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	Status	Page/Section reference	Attach the document
In other regulatory filings	Complete	Page 1-3; All questions	https://www.cdp.net/sites/2015/71/7271/Climate Change 2015/Shared Documents/Attachments/CC4.1/NAIC QUESTIONS REPORTING YEAR 2013 FINAL.pdf
In voluntary communications	Complete	Page 1 of attached pdf - full site found at https://www.genworth.com/corporate/about-genworth/social-responsibility/environment.html	https://www.cdp.net/sites/2015/71/7271/Climate Change 2015/Shared Documents/Attachments/CC4.1/Social Responsibility Environmental Genworth.pdf
In other regulatory filings	Complete	Page 57-58, Environmental considerations	https://www.cdp.net/sites/2015/71/7271/Climate Change 2015/Shared Documents/Attachments/CC4.1/Genworth 2014 10K.pdf

Further Information

The NAIC Environmental Survey, the first attachment in 4.1, was filed for 2013 in the following five states: California, New York, Connecticut, Washington, and Minnesota.

Module: Risks and Opportunities

Page: CC5. Climate Change Risks

CC5.1

Have you identified any inherent 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 inherent risks that are driven by changes in regulation

Risk driver	Description	Potential impact	Timeframe	Direct/ Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
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	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	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
	implementing carbon 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.						Genworth does not expect much, if any, direct impact from anticipated regulatory requirements.		
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	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	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
	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 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.						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.		

CC5.1b

Please describe your inherent 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 cyclones (hurricanes and typhoons)	While Genworth is 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	Increased operational cost	Unknown	Direct	About as likely as not	Low	In connection with our 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	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
	related to higher property insurance or energy costs , but Genworth does not think these possible expense increases present a significant risk.								

CC5.1c

Please describe your inherent 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	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

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

CC5.1d

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

CC5.1e

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

CC5.1f

Please explain why you do not consider your company to be exposed to inherent 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 inherent 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 inherent opportunities that are driven by changes in regulation

Opportunity driver	Description	Potential impact	Timeframe	Direct/Indirect	Likelihood	Magnitude of impact	Estimated financial implications	Management method	Cost of management
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 inherent 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 inherent 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. Genworth's Environmental Policy is publicly available on our website: www.genworth.com under About Us/Social Responsibility/Environment. Many of Genworth's financial	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 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
	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.							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.	

CC6.1d

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

CC6.1e

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

As an insurance holding company committed to helping families become more financially secure, self-reliant and prepared for the future through the use of our insurance and annuity products, Genworth does not generate significant greenhouse emissions. Additionally, our products and services are not significantly and directly impacted by climate change scenarios.

CC6.1f

Please explain why you do not consider your company to be exposed to inherent 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

Further Information

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

Page: CC7. Emissions Methodology

CC7.1

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

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

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)

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

CC7.3

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

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

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	1.079	metric tonnes CO2e per MWh	
Natural gas	5.35	metric tonnes CO2e per metric tonne	

Further Information

Page: **CC8. Emissions Data - (1 Jan 2014 - 31 Dec 2014)**

CC8.1

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

Operational control

CC8.2

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

468

CC8.3

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

13317

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

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

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	Uncertainty range	Main sources of uncertainty	Please expand on the uncertainty in your data
Scope 1	Less than or equal to 2%	No Sources of Uncertainty	
Scope 2	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	https://www.cdp.net/sites/2015/71/7271/Climate Change 2015/Shared Documents/Attachments/CC8.6a/C15-2215 GHG Protocol Verification Letter 2015.pdf	page 1, paragraph 2	Other: NOVA Environmental	100

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
------------	--------------------------------------	-------------------	------------------------

CC8.7

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

Third party verification or assurance complete

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 reported Scope 2 emissions verified (%)
High assurance	https://www.cdp.net/sites/2015/71/7271/Climate Change 2015/Shared Documents/Attachments/CC8.7a/C15-2215 GHG Protocol Verification Letter 2015.pdf	page 1, paragraph 2	Other: NOVA Environmental	100

CC8.8

Please identify if any data points have been verified as part of the third party verification work undertaken, other than the verification of emissions figures reported in CC8.6, CC8.7 and CC14.2

Additional data points verified	Comment
No additional data verified	

CC8.9

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

No

CC8.9a

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

Further Information

Page: CC9. Scope 1 Emissions Breakdown - (1 Jan 2014 - 31 Dec 2014)

CC9.1

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

No

CC9.1a

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

Country/Region	Scope 1 metric tonnes CO2e

CC9.2

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

By facility

CC9.2a

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

Business division	Scope 1 emissions (metric tonnes CO2e)

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	59	37.36	77.30
Lynchburg, VA	409	37.24	79.8

CC9.2c

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

GHG type	Scope 1 emissions (metric tonnes CO2e)
----------	--

CC9.2d

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

Activity	Scope 1 emissions (metric tonnes CO2e)
----------	--

CC9.2e

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

Legal structure	Scope 1 emissions (metric tonnes CO2e)
-----------------	--

Further Information

Page: CC10. Scope 2 Emissions Breakdown - (1 Jan 2014 - 31 Dec 2014)

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 in CC8.3 (MWh)
----------------	----------------------------	--	--

CC10.2

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

By facility

CC10.2a

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

Business division	Scope 2 emissions (metric tonnes CO2e)
-------------------	--

CC10.2b

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

Facility	Scope 2 emissions (metric tonnes CO2e)
Richmond, VA	5817
Lynchburg, VA	7499

CC10.2c

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

Activity	Scope 2 emissions (metric tonnes CO2e)
----------	--

CC10.2d

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

Legal structure	Scope 2 emissions (metric tonnes CO2e)
-----------------	--

Further Information

Page: CC11. Energy

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%

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	2640
Electricity	27194
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	2640

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		

Further Information

Page: CC12. Emissions Performance

CC12.1

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

Increased

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	3.2	Increase	Genworth had previously upgraded power systems for both our Richmond and Lynchburg facilities to help reduce our electricity consumption. Over a five (5) year period we have realized a 9.4% reduction in overall scope I & II emissions. We expected to see our benefits from this upgrade diminish over time.
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	0	No change	Genworth had previously upgraded power systems for both our Richmond and Lynchburg facilities to help reduce our electricity consumption. We expected to see our benefits from this upgrade diminish after a period of time. Total revenue in 2014 was approximately 2.8% higher than 2013 and scope 1 and 2 emissions increased by 3.2% over 2013.

CC12.3

Please describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tonnes CO2e 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
2.58	metric tonnes CO2e	FTE employee	0.7	Decrease	Genworth had previously upgraded power systems for both our Richmond and Lynchburg facilities to help reduce our electricity consumption. We expected to see our benefits from this upgrade diminish after a period of time. The change from previous the previous year is less than 1% assuming a similar number of employees.

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 CO2e				

Further Information

Page: CC13. Emissions Trading

CC13.1

Do you participate in any emissions trading schemes?

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

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

CC13.1b

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

CC13.2

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

No

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

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 data obtained from suppliers or value chain partners	Explanation
Purchased goods and services	Relevant, calculated	1415	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 - 2,830,800 pounds of paper, 1415.4 Metric tons of CO2-e for 2014.	100.00%	Paper usage is down from 1783 metric tons in 2013 to 1415 in 2014. Paper usage over the last five (5) years has decreased by 50% overall.
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 Scope 1 or 2)	Not relevant, explanation provided				All Fuel and Energy related activities are included in our Scope 1 and 2 calculations.
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	2558	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. 2014 total air miles = 13,134,547=2558 Metric tons CO2-e for 2014. 2014 Reimbursed Miles = 2,293,688. Using similar conversion to the Fleet cars:	100.00%	Air travel is up slightly by 8.8% metric tons from 2013 to 2014 while reimbursed miles are down by 11%. Business travel metric tons over the past five years has reduced by 33%.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using data obtained from suppliers or value chain partners	Explanation
			2,293,688 miles / 25.2 miles/gallon x 8.87kg of CO2-e/gallon / 1,000 kg/metric ton = 807.34. Metric tons of CO2-e for 2014. 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)		
Employee commuting	Not evaluated				Genworth did not complete an employee commuting survey in the year covered by this response.
Upstream leased assets	Relevant, calculated	37692	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 2014, Genworth leased 59 locations throughout the US and globally totalling 1,597,136 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 37,692 metric tons in 2014.	100.00%	
Downstream transportation and distribution	Relevant, calculated	528	Fleet Cars 2014: 1,500,227 miles/25.2 miles/gallon x 8.87kg of Co2-1/gallon / 1,000 kg/metric ton = 528.06 Metric tons of Co2-e for 2014.	100.00%	Fleet car usage is down by 21.6% metric tons from 2013 to 2014 and 50% over the last five years since 2010.
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.

Sources of Scope 3 emissions	Evaluation status	metric tonnes CO2e	Emissions calculation methodology	Percentage of emissions calculated using data obtained from suppliers or value chain partners	Explanation
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.
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.

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	20.62	Decrease	Genworth has continued to focus on our overall use of paper to market with a five year reduction in metric tons by 50%. 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	Change in output	9.06	Increase	Genworth's air miles increased slightly in 2014 over 2013 due to long haul travel while short and medium haul travel decreased. Over a five (year) period since 2010, Genworth has realized a decrease in business travel by 33% (metric tons).
Upstream leased assets	Change in physical operating conditions	2.11	Decrease	Genworth experienced a decrease in leased space over 2013. The primary reason was the divestiture of a Wealth Management business which reduced our physical operating footprint.
Downstream transportation and distribution	Other: Reduction in fleet car and reimbursement miles	22.03	Decrease	Overall fleet car mileage and reimbursed mileage decreased in 2014 from 2013 and by 50% in metric tons over the last five years.

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
---------------------	------------------	---------

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
------------------------------	---------------------

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

As an 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.

Further Information

Module: Sign Off

Page: CC15. Sign Off

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 G. Apostle	Chief Compliance Officer	Other:

Further Information

CDP 2015 Climate Change 2015 Information Request