



Genworth®
Financial

LTC Underwriting

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Agenda

Underwriting Organization

Underwriting Approach to:

Cancer

Depression

Field Underwriting

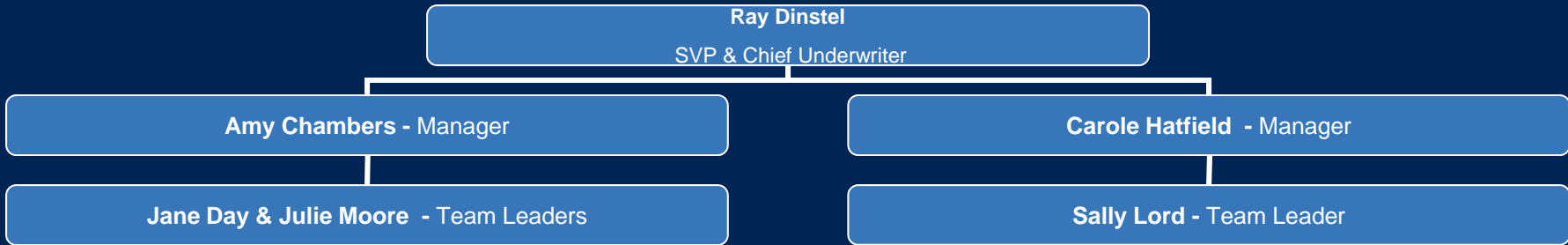
Prescreening Your Client

5 Key Questions

The Field Guide

When to call the Prequalification Hotline

Organizational Chart



- Catherine Sheehan
- Cathi Fota
- Charlie Rolf
- Craig Thurston
- Lauren Cline
- Leslie Erickson
- Maerisa Trafficante
- Michelle Entzel
- Paula Steinfeld
- R. G. McGann
- Sandi Carter
- Theresa Adamson
- Wendy Harrison

- Betsy McGing
- Brenda Guzda
- Chris Kapun
- Cindi Joyce
- Diane Hamric
- Janet Tarrant
- Jennifer Rogers
- Kathy Phillips
- Lori Caudle
- Michelle VonderHaar
- Penny Denton
- Sandy Hamilton
- Virginia Fitzgearld
- Youssef Zakhary

Underwriting Approach

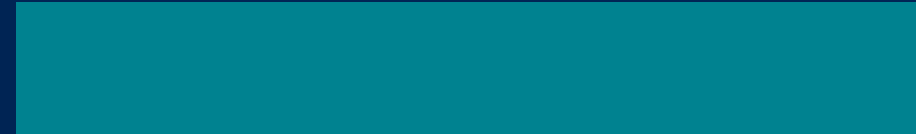
Prostate Cancer - Acceptable:

- Stage A, A1, A2, B, B1, B2
 - Treatment completed over 1 year ago
 - PSA 0.1 or less
- Stage C, C1
 - Treatment completed over 4 years ago
 - PSA 0.1 or less

Underwriting Approach

Prostate Cancer - Unacceptable:

- Stage C2 or Stage D
- Gleason Score 9 or 10



Underwriting Approach

Breast Cancer - Acceptable:

- Stage 0
 - Treatment completed
- Stage I
 - Well to Moderately differentiated cell types
 - Surgically treated and full recovery – over 1 year ago
- Stage IIA or IIB
 - Well to Moderately differentiated cell types
 - Treatment greater than 3 years ago with no more than 3 lymph nodes involved
- Stage I, IIA or IIB
 - Poorly or undifferentiated cell types
 - Treatment greater than 3 years ago

Underwriting Approach

Breast Cancer - Unacceptable:

- Stage I, IIA or IIB
 - Poorly or undifferentiated cell types within 3 Years
- Stage IIIA
- Stage IIIB
- Stage IV
- Abnormal bone scan with diagnosis of metastatic disease
- Current need for chemotherapy
- 4 or more Lymph nodes involved

Underwriting Approach

Depression - Acceptable:

- No ADL/IADL deficits
- Mild to moderate; well controlled
- No Hospitalization in the past 12 Months

Underwriting Approach

Depression - Unacceptable :

- Any ADL/IADL deficit
- Hospitalization or ER visit within the past 12 months
- Severe depression
- History of vegetative state

Field Underwriting

Prescreening Your Client :

- Major Medical Issues
 - Diabetes
 - Stroke
 - Memory Loss
- Build
 - Overweight
 - Underweight

Field Underwriting

5 Key Questions:

- When did you last see your Primary Care Physician? Reason seen?
- Are you currently taking any medications? If yes, what medication? Why are taking?
- Have you discussed surgery with your doctor? If yes, type of surgery? Is it scheduled?
- Have you been hospitalized in the past year? If yes, reason? Are you currently taking any medications? If yes, what medication? Why are taking?
- Do you require assistance with ADL's or IADL's?

Field Underwriting

The Field Guide :

- Conditions listed in Alphabetical order
- Overview of the conditions provided
- Provides questions to ask your client

Field Underwriting

When to call the Prequalification Hotline:

- Any time you have a question regarding your clients Medical Conditions and whether those conditions fit Genworth's Underwriting criteria
- Your client has a condition you are unfamiliar with and you would like assistance in asking the right questions to pre-screen the client

Questions?