



Genworth®
Financial

Cardiovascular Disease

LTC Claims Perspective

April 24, 2009

Agenda

Classification of Cardiovascular Disease

Cardiovascular Disease and Disability

Society of Actuaries Claims Study

Genworth LTC Cardiovascular Claims Experience

Summary

Classification of Cardiovascular Disease

Coronary Artery Disease

Cardiac Arrhythmias

Valvular Heart Disease

Cardiomyopathy

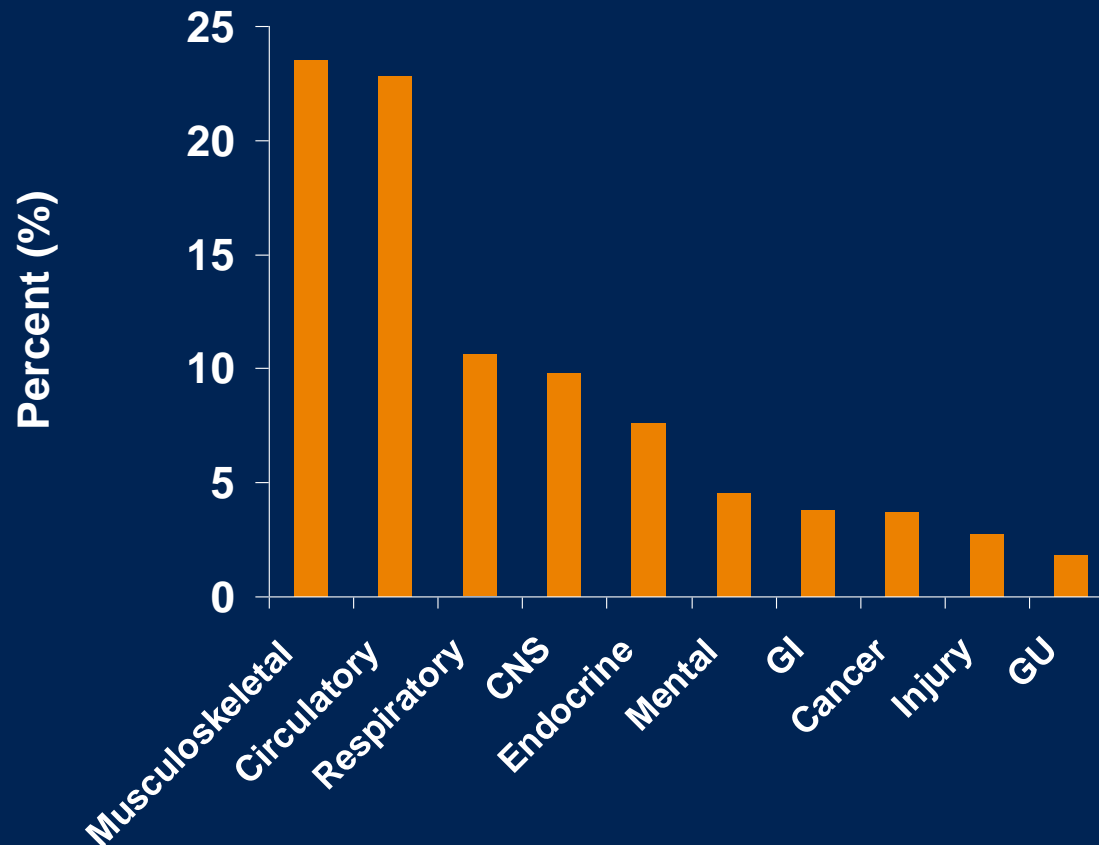
Peripheral Arterial Disease (PAD)

- Carotid disease
- Lower extremity PAD

Transient Ischemic Attack (TIA)

Cardiovascular Disease and Disability

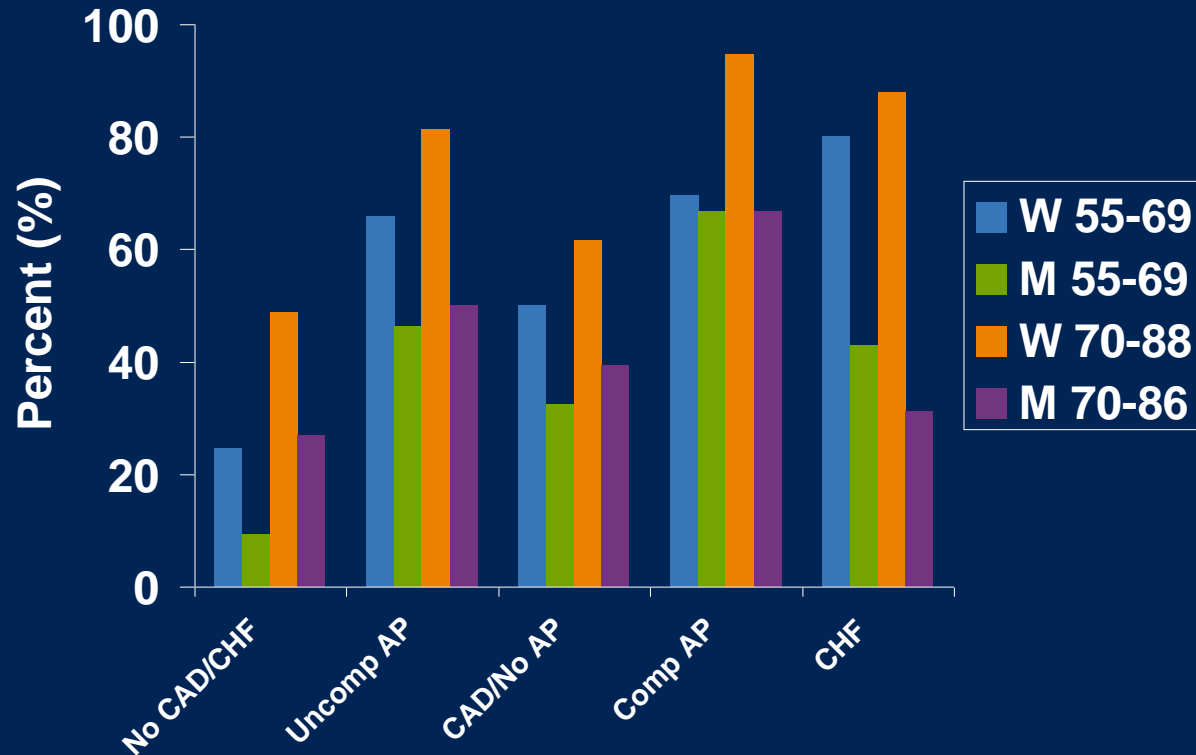
Prevalence of Conditions Causing Disability
(US)



United States National Health Interview Survey, 1992

Cardiovascular Disease and Disability

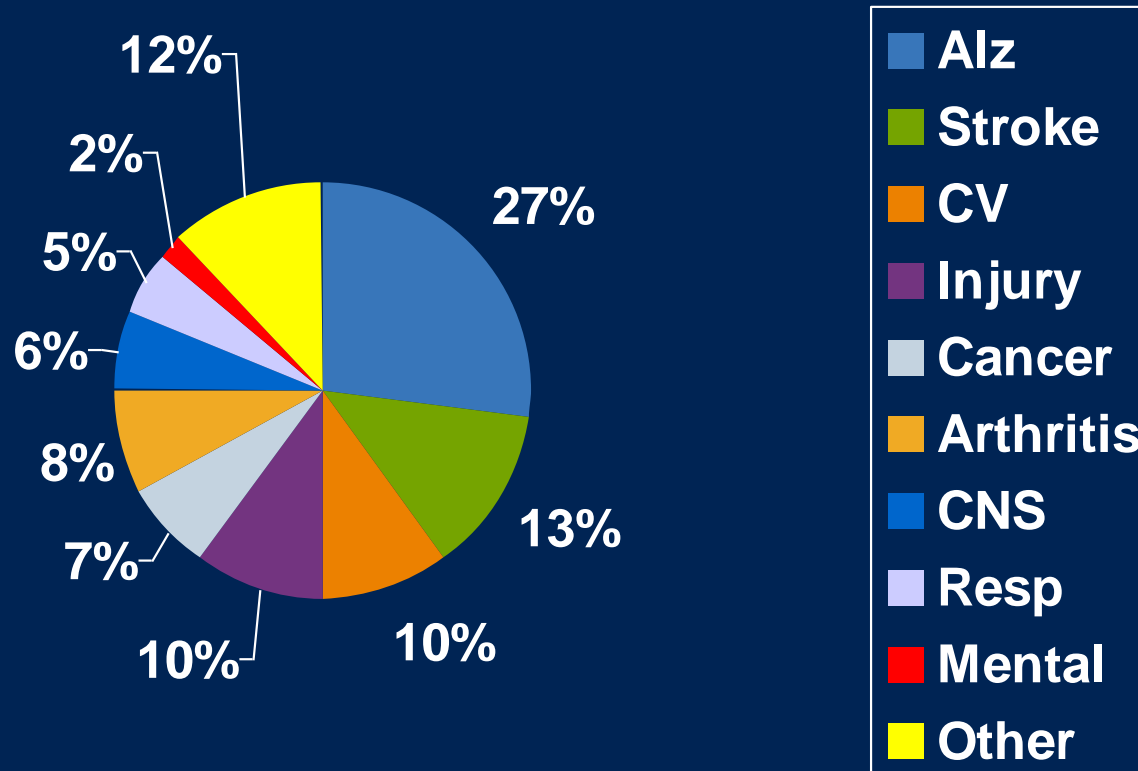
Percent of Men and Women with Disability



Adapted from: Pinsky JL et al. *Am J Pub Health* 1990;80:1363

SOA Claims Study

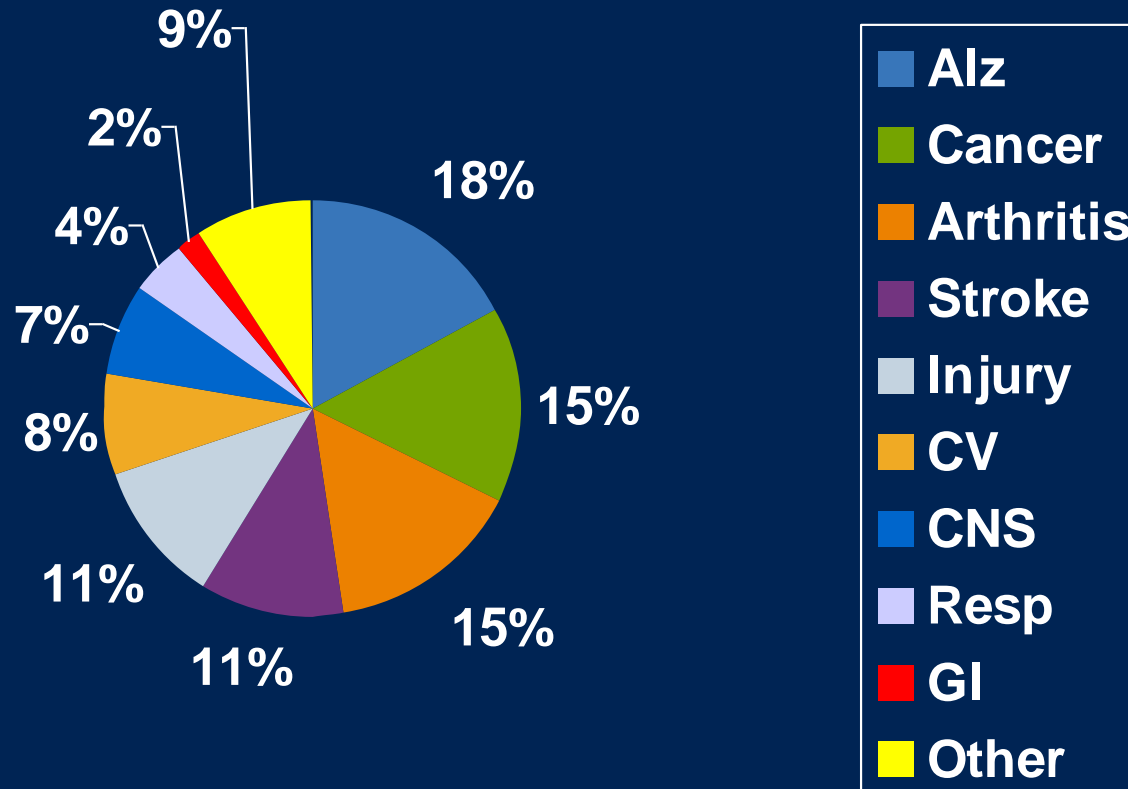
NH Claims by Diagnosis



Society of Actuaries LTC Intercompany Study 1984-2004; November 2007

SOA Claims Study

HHC Claims by Diagnosis



Society of Actuaries LTC Intercompany Study 1984-2004; November 2007

SOA Claims Study



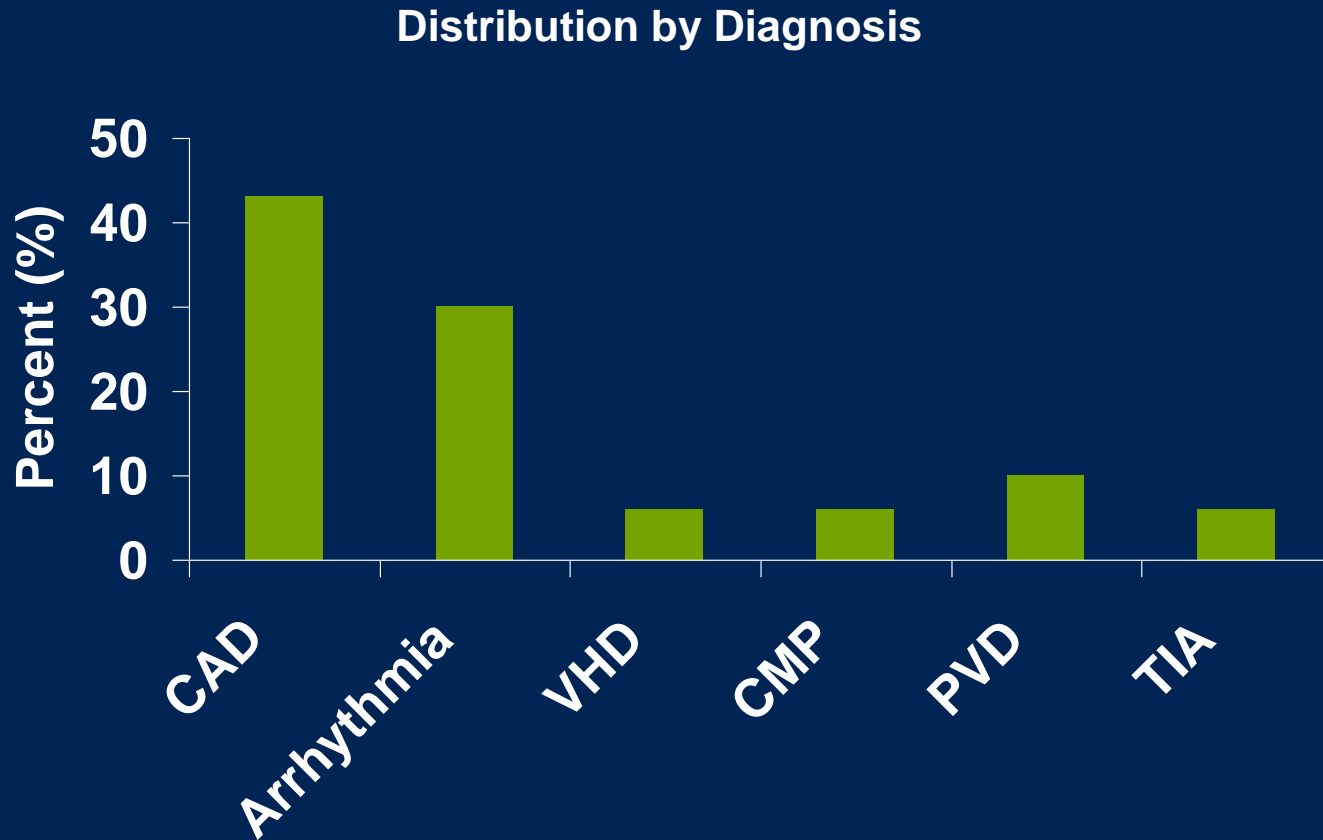
SOA LTC Intercompany Study 1984-2001

SOA Claims Study



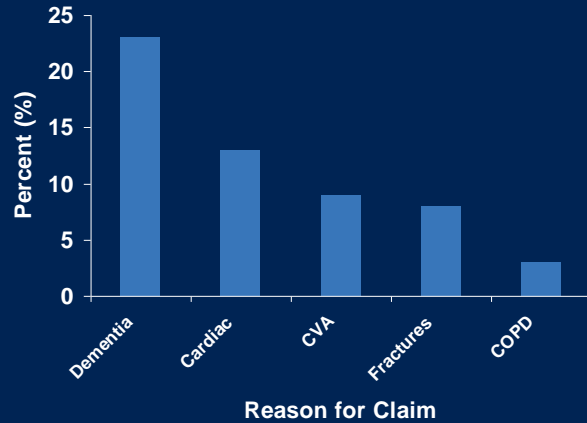
SOA LTC Intercompany Study 1984-2001

Genworth CV Claims by Underwriting Diagnosis

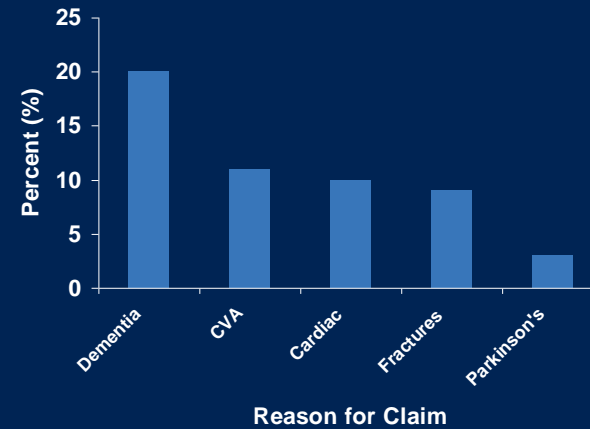


Genworth CV Claims by Underwriting Diagnosis

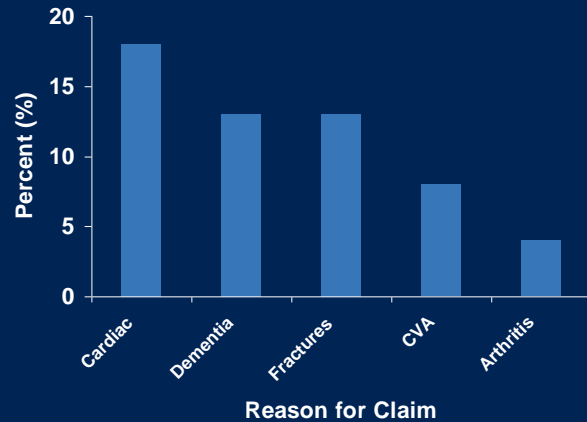
CAD at Underwriting



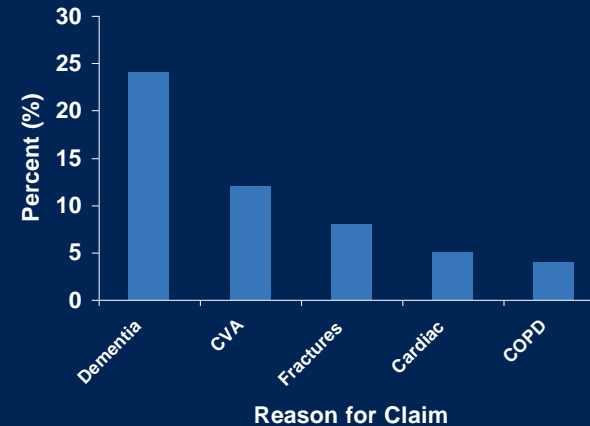
Arrhythmia at Underwriting



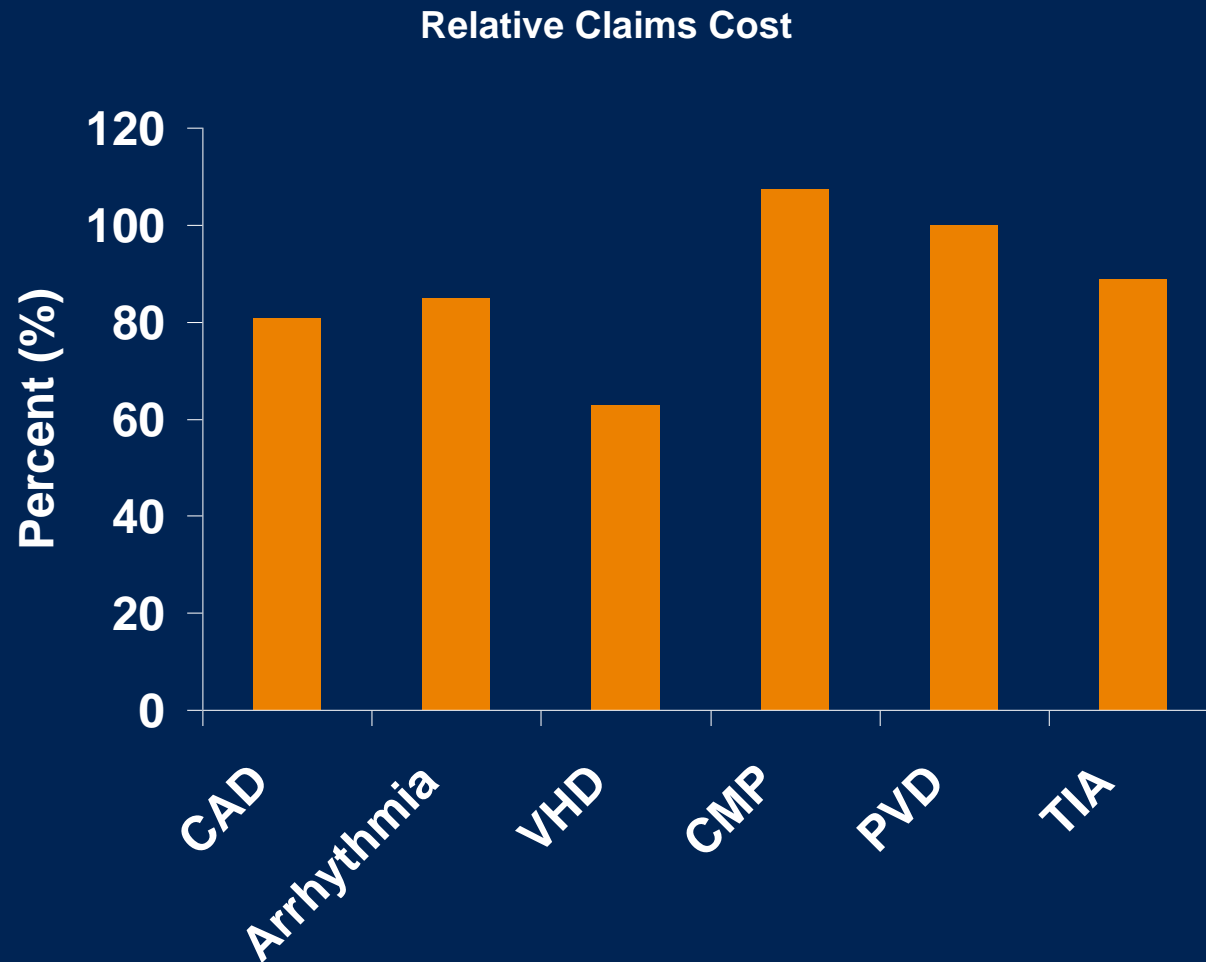
CMP at Underwriting



TIA at Underwriting



Genworth CV Claims by Underwriting Diagnosis



Summary

For LTC, Cardiovascular Claims Relatively Uncommon
Coronary Artery Disease and Arrhythmias Most Common
Cardiovascular Disorders in Approved Applications
8-10% Claims Cardiovascular Claims (SOA)
Cardiomyopathies Have Increased Risk LTC Claim
Cardiomyopathies Have Increased Relative Claims Costs
When Compared to Other Cardiovascular Disorders