UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

**July 20, 2011
Date of Report
(Date of earliest event reported)**

GENWORTH FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Delaware	001-32195	33-1073076
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

6620 West Broad Street, Richmond, VA	23230
(Address of principal executive offices)	(Zip Code)

(804) 281-6000
(Registrant's telephone number, including area code)

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On July 20, 2011, Genworth Financial, Inc. issued (1) a press release announcing its preliminary financial results for the quarter ended June 30, 2011, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a preliminary statistical supplement for U.S. Mortgage Insurance for the quarter ended June 30, 2011, a copy of which is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

The information contained in this Current Report on Form 8-K (including the exhibits) is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section. The information contained in this Current Report on Form 8-K shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in any such filing.

Item 9.01 Financial Statements and Exhibits.

The following materials are furnished as exhibits to this Current Report on Form 8-K:

Exhibit Number	Description of Exhibit
99.1	Press Release dated July 20, 2011.
99.2	Preliminary Statistical Supplement – U.S. Mortgage Insurance for the quarter ended June 30, 2011.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

GENWORTH FINANCIAL, INC.

Date: July 20, 2011

By: /s/ Amy R. Corbin
Amy R. Corbin
Vice President and Controller
(Principal Accounting Officer)

Exhibit Index

Exhibit Number	Description of Exhibit
99.1	Press Release dated July 20, 2011.
99.2	Preliminary Statistical Supplement – U.S. Mortgage Insurance for the quarter ended June 30, 2011.

NEWS RELEASE

6620 West Broad Street
Richmond, VA 23230

Genworth Announces Preliminary Second Quarter 2011 Results

Strengthens U.S. Mortgage Insurance Reserves by $300 Million

RICHMOND, VA, July 20, 2011 – Genworth Financial, Inc. (NYSE: GNW) today announced preliminary results for the second quarter of 2011. The company expects to report an estimated net loss[1] of $92 to $112 million, or $0.19 to $0.23 per diluted share, reflecting a reserve strengthening of approximately $300 million in its U.S. Mortgage Insurance (U.S. MI) business. This compares with net income of $42 million, or $0.08 per diluted share, in the second quarter of 2010. The net operating loss[2] for the quarter is estimated to be $70 to $90 million, or $0.14 to $0.18 per diluted share, compared to net operating income of $118 million, or $0.24 per diluted share, in the second quarter of 2010.

The reserve strengthening, together with U.S. MI operating performance, will result in an expected U.S. MI segment level operating loss of $250 to $255 million in the second quarter. The company is executing a non-cash intercompany transaction to provide capital support to the U.S. MI segment. The company will use a portion of its common shares of Genworth MI Canada Inc. with an estimated market value of $375 million, currently held in a non-U.S. subsidiary in the International segment. Including this transaction, which is subject to customary regulatory approval and will be effective in the second quarter on a statutory basis, the U.S. MI segment expects to report a consolidated risk-to-capital ratio of 25:1 to 26:1.

1 Unless otherwise stated, all references in this press release to net income (loss), net income (loss) per share, net operating income (loss) and net operating income (loss) per share should be read as net income (loss) available to Genworth's common stockholders, net income (loss) available to Genworth's common stockholders per share, net operating income (loss) available to Genworth's common stockholders and net operating income (loss) available to Genworth's common stockholders per share, respectively.

2 This is a financial measure not calculated based on U.S. Generally Accepted Accounting Principles (Non-GAAP). See the Use of Non-GAAP Measures section of this press release for additional information.

The company estimates the International segment will report operating income of $105 to $110 million in the second quarter, with all operating entities reporting continued sound capital ratios. Total 2011 dividends from the International segment continue to be estimated at approximately $350 million. The company estimates the Retirement and Protection segment will report operating income of $145 to $150 million in the quarter. The consolidated statutory risk based capital (RBC) ratio for the U.S. life companies at the end of the second quarter is expected to be 380 to 390 percent.

Investment performance continued to improve, with net investment income of approximately $880 million, compared to $830 million in the first quarter. After-tax impairments are expected to decline to approximately $20 million in the second quarter. Net unrealized investment gains are expected to be approximately $235 million, net of tax and other items, as of June 30, 2011, compared with net unrealized investment losses of $37 million as of March 31, 2011.

At the end of the second quarter, the holding company had $667 million of cash and highly liquid securities, after retiring $548 million of debt, including preferred stock, that matured during the quarter.

The company’s decision to record a reserve strengthening in the second quarter was the result of worsening trends in recent experience associated with its U.S. MI business as well as related market trends in an environment of continuing weakness in the U.S. residential real estate market. U.S. MI results reflect a decline in cure rates during the quarter for delinquent loans and continued aging trends in the delinquent loan inventory. These trends are associated with a range of factors, including slow-moving pipelines of mortgages in some stage of foreclosure and delinquent loans under consideration for loan modifications. Specifically, reduced cure rates were driven by lower borrower self-cures and lower levels of lender loan modifications outside of government-sponsored modification programs. After the reserve strengthening, the average flow reserve per delinquency is $29,200 up from

$25,400 at the end of the first quarter. Through the first half of 2011, the business achieved loss mitigation savings of approximately $250 million toward the targeted total year savings of $400 to $500 million. The company maintains new business writing flexibility in all states, supported by risk-to-capital waivers in 46 states in its primary writing entity, with the remaining four states written out of other available entities.

Additional information regarding investments and cash positions and a preliminary statistical supplement for U.S. MI, including additional tables on U.S. MI reserving, are posted on the company's website, http://genworth.com/investor. Genworth is completing its financial close process and will issue its earnings release and financial supplement containing second quarter results after the market closes on July 28, 2011. As previously announced, a conference call will be held on July 29, 2011 at 9:00 a.m. (ET) to discuss the quarter's results. The earnings release and second quarter financial supplement will be available through the company's website, http://genworth.com/investor, at the time of their release to the public.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 insurance holding company with more than $100 billion in assets that is 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 independent advisor-based wealth management – and mortgage insurance that helps consumers achieve homeownership while assisting lenders in managing their risk and capital.

Genworth has approximately 6,500 employees and operates through three segments: Retirement and Protection, U.S. Mortgage Insurance and International. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, 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. From time to time, Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of Genworth.com.

Use of Non-GAAP Measures

This press release includes the non-GAAP financial measure entitled "net operating income (loss)." The chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss) available to Genworth Financial, Inc.'s common stockholders. The company defines net operating income (loss) available to Genworth Financial, Inc.'s common stockholders as income (loss) from continuing operations excluding net income attributable to noncontrolling interests, after-tax net investment gains (losses) and other adjustments and infrequent or unusual non-operating items. This metric excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company's segments and Corporate and Other activities. A component of the company's net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) can be subject to the company's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Infrequent or unusual non-operating items are also excluded from net operating income (loss) available to Genworth Financial, Inc.'s common stockholders if, in the company's opinion, they are not indicative of overall operating trends. While some of these items may be significant components of net income (loss) available to Genworth Financial, Inc.'s common stockholders in accordance with GAAP, the company believes that net operating income (loss) available to Genworth Financial, Inc.'s common stockholders and measures that are derived from or incorporate net operating income (loss) available to Genworth Financial, Inc.'s common stockholders, including net operating income available to Genworth Financial, Inc.'s common stockholders per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. However, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income available to Genworth Financial, Inc.'s common stockholders per common share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth Financial, Inc.'s common stockholders or net income available to Genworth Financial, Inc.'s common stockholders per common share on a basic and diluted basis determined in accordance with GAAP. In addition, the company's definition of net operating income (loss) available to Genworth Financial, Inc.'s common stockholders may differ from the definitions used by other companies. There were no infrequent or unusual non-operating items excluded from net operating income (loss) available to Genworth Financial, Inc.'s common stockholders during the periods presented. The table at the end of this press release is a reconciliation of net operating income (loss) to net income (loss) available to Genworth Financial, Inc.'s common stockholders for the three months ended June 30, 2011 and 2010.

Definition of Selected Operating Performance Measures

This press release includes information related to loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled presales and other loan workouts and claim mitigation actions. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this information helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business as they specifically impact current and future loss reserves and level of claim payments.

This operating measure enables the company to compare its operating performance across periods without regard to revenues or profitability related to policies or contracts sold in prior periods or from investments or other sources.

Cautionary Note Regarding Forward-Looking Statements

As the company has not completed its quarterly financial close process and its analysis of the second quarter of 2011, the results presented in this press release are estimated and preliminary and, therefore, may change.

This press release contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as "expects," "intends," "anticipates," "plans," "believes," "seeks," "estimates," "will" or words of similar meaning and include, but are not limited to, statements regarding the outlook for the company's future business and financial performance. Forward-looking statements are based on management's current expectations and assumptions, which are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory and other factors and risks, including the following:

- *Risks relating to the company's businesses*, including downturns and volatility in global economies and equity and credit markets, downgrades in the company's financial strength or credit ratings, interest rate fluctuations and levels, adverse capital and credit market conditions, the valuation of fixed maturity, equity and trading securities, defaults, downgrade or other events impacting the value of the company's fixed maturity securities portfolio, defaults on the company's commercial mortgage loans or the mortgage loans underlying the company's investments in commercial mortgage-backed securities and volatility in performance, goodwill impairments, default by counterparties to reinsurance arrangements or derivative instruments, an adverse change in risk based capital and other regulatory requirements, insufficiency of reserves, legal constraints on dividend distributions by the company's subsidiaries, competition, availability, affordability and adequacy of reinsurance, loss of key distribution partners, regulatory restrictions on the company's operations and changes in applicable laws and regulations, legal or regulatory investigations or actions, the failure or any compromise of the security of the company's computer systems, the occurrence of natural or man-made disasters or a pandemic, the effect of the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act, changes in the accounting standards issued by the Financial Accounting Standards Board or other standard-setting bodies and impairments of or valuation allowances against the company's deferred tax assets;

- *Risks relating to the company's Retirement and Protection segment*, including changes in morbidity and mortality, accelerated amortization of deferred acquisition costs and present value of future profits, reputational risks as a result of rate increases on certain in force long term care insurance products, medical advances, such as genetic research and diagnostic imaging, and related legislation, unexpected changes in persistency rates, ability to continue to implement actions to mitigate the impact of statutory reserve requirements and the failure of demand for long term care insurance to increase;
- *Risks relating to the company's International segment*, including political and economic instability or changes in government policies, foreign exchange rate fluctuations, unexpected changes in unemployment rates, unexpected increases in mortgage insurance default rates or severity of defaults, the significant portion of high loan to value insured international mortgage loans which generally result in more and larger claims than lower loan-to-value ratios, competition with government owned and government sponsored enterprises offering mortgage insurance and changes in regulations;
- *Risks relating to the company's U.S. Mortgage Insurance segment*, including increases in mortgage insurance default rates, failure to meet, or have waived to the extent needed, the minimum statutory capital requirements and hazardous financial condition standards, uncertain results of continued investigations of insured U.S. mortgage loans, possible rescissions of coverage and the results of objections to our rescissions, the extent to which loan modifications and other similar programs may provide benefits to the company, unexpected changes in unemployment and underemployment rates, further deterioration in economic conditions or a further decline in home prices, problems associated with foreclosure process defects that may defer claim payments, changes to the role or structure of Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac), competition with government owned and government sponsored enterprises offering mortgage

insurance, changes in regulations that affect the U.S. mortgage insurance business, the influence of Fannie Mae, Freddie Mac and a small number of large mortgage lenders and investors, decreases in the volume of high loan to value mortgage originations or increases in mortgage insurance cancellations, increases in the use of alternatives to private mortgage insurance and reductions by lenders in the level of coverage they select, the impact of the use of reinsurance with reinsurance companies affiliated with mortgage lending customers, legal actions under the Real Estate Settlement Procedures Act of 1974 and potential liabilities in connection with the company's underwriting services;

- *Other risks*, including the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if the company's corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control and provisions of the company's certificate of incorporation and bylaws, the tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests, and the fact that the company has not yet completed its quarterly financial close process and its analysis of the second quarter of 2011 and therefore the preliminary results presented in this press release may change; and
- *Risks relating to the company's common stock,* including the suspension of dividends and stock price fluctuations.

The company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

###

Contact Information:

Investors – Diana Hickert-Hill, 804 662.2643
diana.hickert-hill@genworth.com

Media – Al Orendorff, 804 662.2534
al.orendorff@genworth.com
www.genworth.com/presscenter

Reconciliation of Net Operating Income (Loss) to Net Income (Loss)
(Amounts in millions, except per share amounts)

	Three months ended June 30, 2011 Estimated		Three months ended June 30, 2010
	Low	High	Actual
Net operating income (loss)	$ (90)	$ (70)	$ 118
Adjustment to net operating income (loss):			
Net investment gains (losses)	(22)	(22)	(76)
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	(112)	(92)	42
Add: net income attributable to noncontrolling interests	35	40	35
Net income (loss)	$ (77)	$ (52)	$ 77
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:			
Basic	$ (0.23)	$ (0.19)	$ 0.09
Diluted	$ (0.23)	$ (0.19)	$ 0.08
Net operating income (loss) per common share:			
Basic	$ (0.18)	$ (0.14)	$ 0.24
Diluted	$ (0.18)	$ (0.14)	$ 0.24
Weighted-average common shares outstanding:			
Basic	490.6	490.6	489.1
Diluted	490.6	490.6	494.2

Exhibit 99.2

PRELIMINARY STATISTICAL SUPPLEMENT – U.S. MORTGAGE INSURANCE

JUNE 30, 2011

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Note:
As the company has not completed its quarterly financial close process and its analysis of the second quarter of 2011, the results presented in this statistical supplement are estimated and preliminary and, therefore, may change.

Selected Operating Performance Measures
This preliminary statistical supplement contains selected operating performance measures including “insurance in-force” or “risk in-force” which are commonly used in the insurance and investment industries as measures of operating performance.

Management regularly monitors and reports insurance in-force and risk in-force for the U.S. mortgage insurance business. Insurance in-force is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. Risk in-force is the obligation that is limited under contractual terms to the amounts less than 100% of the mortgage loan value. The company considers insurance in-force and risk in-force to be a measure of the company’s operating performance because they represent a measure of the size of the business at a specific date which will generate revenues and profits in a future period, rather than a measure of the company’s revenues or profitability during that period.

This preliminary statistical supplement also includes information related to loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled presales, claims curtailment and other loan workouts and claim mitigation actions. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this information helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business as they specifically impact current and future loss reserves and level of claim payments.

These operating measures enable the company to compare its operating performance across periods without regard to revenues or profitability related to policies or contracts sold in prior periods or from investments or other sources.

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Other Metrics
(dollar amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
New Insurance Written (NIW)	$ 1,900	$ 2,400	$ 4,300	$ 3,200	$ 2,700	$ 2,200	$ 1,700	$ 9,800
Net Premiums Written	$ 145	$ 142	$ 287	$ 151	$ 148	$ 152	$ 142	$ 593
New Risk Written								
Flow	$ 461	$ 439	$ 900	$ 565	$ 552	$ 480	$ 335	$ 1,932
Bulk	—	27	27	36	16	5	8	65
Total Primary	461	466	927	601	568	485	343	1,997
Pool	—	—	—	—	—	—	—	—
Total New Risk Written	$ 461	$ 466	$ 927	$ 601	$ 568	$ 485	$ 343	$ 1,997
Primary Insurance In-Force	$120,900	$123,300		$125,900	$129,100	$131,900	$134,800	
Risk In-Force								
Flow	$ 27,489	$ 27,984		$ 28,498	$ 29,199	$ 29,836	$ 30,206	
Bulk	540	559		539	519	509	523	
Total Primary	28,029	28,543		29,037	29,718	30,345	30,729	
Pool	278	288		297	308	314	322	
Total Risk In-Force	$ 28,307	$ 28,831		$ 29,334	$ 30,026	$ 30,659	$ 31,051	
GAAP Basis Expense Ratio (1)	27%	27%	27%	28%	22%	25%	26%	25%
Adjusted Expense Ratio (2)	27%	27%	27%	28%	23%	25%	26%	25%
Flow Persistency	86%	86%		82%	84%	88%	86%	
Gross Written Premiums Ceded To Captives/Total Direct Written Premiums	15%	17%		18%	19%	18%	20%	
Risk To Capital Ratio (3)	N/A	25.0:1		21.9:1	17.8:1	15.1:1	14.9:1	
Average Primary Loan Size (in thousands)	$ 162	$ 162		$ 161	$ 161	$ 161	$ 160	
Primary Risk In-Force Subject To Captives	38%	41%		43%	45%	47%	48%	
Primary Risk In-Force That Is GSE Conforming	96%	96%		96%	96%	96%	96%	
Beginning Number of Primary Delinquencies	89,018	95,395	95,395	98,613	101,759	107,104	122,279	122,279
New delinquencies	21,272	23,866	45,138	25,771	27,180	26,034	31,126	110,111
Delinquency cures	(17,908)	(23,908)	(41,816)	(21,199)	(22,923)	(25,868)	(41,272)(4)	(111,262)
Paid claims	(4,918)	(6,335)	(11,253)	(7,790)	(7,403)	(5,511)	(5,029)	(25,733)
Ending Number of Primary Delinquencies	87,464	89,018	87,464	95,395	98,613	101,759	107,104	95,395
Primary Delinquencies by Payment Status								
3 payments or less in default	21,125	20,920		25,131	26,292	26,374	28,646	
4 – 11 payments in default	26,969	31,070		34,639	37,180	42,993	49,663	
12 payments or more in default	39,370	37,028		35,625	35,141	32,392	28,795	
Primary Delinquencies	87,464	89,018		95,395	98,613	101,759	107,104	

The expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

(1) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of deferred acquisition costs (DAC) and intangibles.

(2) The ratio of an insurer's general expenses to net written premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals and amortization of DAC and intangibles.

(3) Certain states limit a private mortgage insurer's risk in-force to 25 times the total of the insurer's policyholders' surplus plus the statutory contingency reserve, commonly known as the "risk to capital" requirement. The risk to capital ratio for the U.S. mortgage insurance business is not available for the current period due to the timing of the statutory statement filings.

(4) In the first quarter of 2010, the company reached a settlement with a GSE counterparty regarding certain bulk Alt-A business. Delinquency cures included approximately 10,100 cures related to this settlement.

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Loss Metrics
(dollar amounts in millions)

	2011			2010				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Paid Claims								
Flow	$ 199	$ 249	$ 448	$ 263	$ 224	$ 187	$ 219	$ 893
Bulk	3	3	6	4	19	48	209	280
Total Primary	202	252	454	267	243	235	428	1,173
Pool	1	1	2	1	—	1	—	2
Total Net Paid Claims	$ 203	$ 253	$ 456	$ 268	$ 243	$ 236(6)	$ 428(8)	$ 1,175
Average Paid Claim (in thousands)	$ 40.8	$ 39.7		$ 34.2	$ 32.8	$ 42.6(7)	$ 84.7(9)	
Average Direct Net Paid Claim (in thousands) (1)	$ 49.7	$ 50.8		$ 51.1	$ 51.2	$ 49.3	$ 49.6	
Number of Primary Delinquencies								
Flow	84,442	85,758		92,225	95,567	98,771	102,389	
Bulk loans with established reserve	1,569	1,814		1,713	1,607	1,510	2,155	
Bulk loans with no reserve (2)	1,453	1,446		1,457	1,439	1,478	2,560	
Average Reserve Per Delinquency (in thousands)								
Flow	$ 29.2	$ 25.4		$ 24.3	$ 20.4	$ 19.5	$ 19.2	
Bulk loans with established reserve	23.7	19.9		20.6	15.7	12.8	21.7	
Bulk loans with no reserve (2)	—	—		—	—	—	—	
Beginning Reserves	$ 2,220	$ 2,282	$2,282	$ 1,973	$ 1,952	$ 2,016	$ 2,289	$ 2,289
Paid claims	(286)	(362)	(648)	(438)	(439)	(335)(6)	(503)(8)	(1,715)
Increase in reserves	572	300	872	747	460	271(6)	230(8)	1,708
Ending Reserves	$ 2,506	$ 2,220	$2,506	$ 2,282	$ 1,973	$ 1,952	$ 2,016	$ 2,282
Beginning Reinsurance Recoverable(3)	$ 264	$ 351	$ 351	$ 463	$ 591	$ 634	$ 674	$ 674
Ceded paid claims	(83)	(109)	(192)	(170)	(196)	(99)	(75)	(540)
Increase in recoverable	45	22	67	58	68	56	35	217
Ending Reinsurance Recoverable	$ 226	$ 264	$ 226	$ 351	$ 463	$ 591	$ 634	$ 351
Loss Ratio(4)	369%	197%	283%	457%	263%	141%	138%	251%
Estimated Savings For Loss Mitigation Activities (5)	$ 130	$ 122	$ 252	$ 126	$ 158	$ 217	$ 233	$ 734

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Average direct net paid claim excludes the impact of reinsurance and negotiated servicer and GSE settlements.

(2) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.

(3) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.

(4) The ratio of incurred losses and loss adjustment expense to net earned premiums. Excluding the GSE Alt-A business settlements in the first and second quarters of 2010, the loss ratio was 253% for the twelve months ended December 31, 2010 and 144% and 141% for the three months ended June 30, 2010 and March 31, 2010, respectively.

(5) Loss mitigation activities include rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales, claims curtailment and other loan workouts and claim mitigation actions. Estimated savings for rescissions represent the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings for loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid.

(6) Net paid claims and change in reserves include the impact of settlements that the company reached during the second quarter of 2010 with a GSE counterparty regarding certain bulk Alt-A business and with a servicer regarding rescissions.

(7) Excluding the GSE Alt-A business and the servicer settlements in the second quarter of 2010, the average paid claim was approximately $45,800 in the second quarter of 2010.

(8) In the first quarter of 2010, the company reached a settlement with a GSE counterparty regarding certain bulk Alt-A business. Net paid claims included $180 million and the change in reserves included a decrease of $185 million related to this settlement.

(9) Excluding the GSE Alt-A business settlement in the first quarter of 2010, the average paid claim was approximately $49,100 in the first quarter of 2010.

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Portfolio Quality Metrics

	2011		2010			
	2Q	1Q	4Q	3Q	2Q	1Q
Risk In-Force by Credit Quality[1]						
Primary by FICO Scores >679	67%	66%	66%	65%	65%	64%
Primary by FICO Scores 620-679	26%	27%	27%	27%	27%	28%
Primary by FICO Scores 575-619	5%	5%	5%	6%	6%	6%
Primary by FICO Scores <575	2%	2%	2%	2%	2%	2%
Flow by FICO Scores >679	66%	66%	66%	65%	65%	64%
Flow by FICO Scores 620-679	27%	27%	27%	27%	27%	28%
Flow by FICO Scores 575-619	5%	5%	5%	6%	6%	6%
Flow by FICO Scores <575	2%	2%	2%	2%	2%	2%
Bulk by FICO Scores >679	89%	89%	89%	88%	88%	87%
Bulk by FICO Scores 620-679	9%	9%	9%	10%	10%	11%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%	1%
Primary A minus	5%	5%	5%	5%	5%	5%
Primary Sub-prime[2]	5%	5%	5%	5%	5%	5%
Primary Loans						
Primary loans in-force	746,740	763,439	781,024	802,090	821,617	840,618
Primary delinquent loans	87,464	89,018	95,395	98,613	101,759	107,104
Primary delinquency rate	11.71%	11.66%	12.21%	12.29%	12.39%	12.74%
Flow loans in-force	658,251	673,276	687,964	705,754	723,301	735,564
Flow delinquent loans	84,442	85,758	92,225	95,567	98,771	102,389
Flow delinquency rate	12.83%	12.74%	13.41%	13.54%	13.66%	13.92%
Bulk loans in-force	88,489	90,163	93,060	96,336	98,316	105,054
Bulk delinquent loans	3,022	3,260	3,170	3,046	2,988	4,715
Bulk delinquency rate	3.42%	3.62%	3.41%	3.16%	3.04%	4.49%
A minus and sub-prime loans in-force	73,211	75,421	77,822	80,774	83,859	86,185
A minus and sub-prime delinquent loans	20,284	20,656	22,827	23,882	24,867	26,387
A minus and sub-prime delinquency rate	27.71%	27.39%	29.33%	29.57%	29.65%	30.62%
Pool Loans						
Pool loans in-force	16,943	17,421	17,880	18,759	19,473	19,907
Pool delinquent loans	931	913	989	939	831	783
Pool delinquency rate	5.49%	5.24%	5.53%	5.01%	4.27%	3.93%

(1) Loans with unknown FICO scores are included in the 620-679 category.
(2) Excludes loans classified as A minus.

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Portfolio Quality Metrics

	June 30, 2011			March 31, 2011			June 30, 2010		
	% of Total Reserves(1)	% of Primary Risk In-Force	Primary Delinquency Rate	% of Total Reserves(1)	% of Primary Risk In-Force	Primary Delinquency Rate	% of Total Reserves(1)	% of Primary Risk In-Force	Primary Delinquency Rate
By Region									
Southeast(2)	35%	22%	16.37%	34%	22%	16.26%	31%	23%	17.06%
South Central(3)	12	16	9.90%	13	16	10.01%	15	16	11.41%
Northeast(4)	12	14	11.71%	11	14	11.44%	10	14	10.85%
North Central(5)	11	12	11.36%	12	12	11.06%	12	11	11.50%
Pacific(6)	13	11	13.29%	14	11	13.64%	15	11	15.83%
Great Lakes(7)	7	9	8.49%	7	9	8.44%	7	9	9.08%
Plains(8)	3	6	7.75%	3	6	7.73%	3	6	7.59%
New England(9)	3	5	10.36%	3	5	10.43%	3	5	11.11%
Mid-Atlantic(10)	4	5	10.12%	3	5	10.09%	4	5	11.23%
Total	100%	100%	11.71%	100%	100%	11.66%	100%	100%	12.39%
By State									
Florida	24%	7%	28.35%	23%	7%	28.09%	20%	8%	28.86%
Texas	3%	7%	7.61%	3%	7%	7.63%	3%	7%	8.80%
New York	5%	7%	9.71%	4%	7%	9.59%	4%	6%	8.88%
California	7%	5%	12.24%	7%	5%	12.89%	8%	5%	16.40%
Illinois	7%	5%	15.90%	8%	5%	15.44%	7%	5%	15.79%
Georgia	4%	4%	14.70%	4%	4%	15.12%	4%	4%	17.13%
North Carolina	3%	4%	10.93%	2%	4%	10.73%	2%	4%	11.12%
New Jersey	5%	4%	17.73%	4%	4%	17.53%	4%	4%	16.36%
Pennsylvania	2%	4%	10.81%	2%	4%	10.32%	2%	4%	10.34%
Ohio	2%	3%	8.00%	2%	3%	7.97%	2%	3%	7.85%

(1) Total reserves were $2,506 million, $2,220 million and $1,952 million as of June 30, 2011, March 31, 2011 and June 30, 2010, respectively.
(2) Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee
(3) Arizona, Colorado, Louisiana, New Mexico, Oklahoma, Texas and Utah
(4) New Jersey, New York and Pennsylvania
(5) Illinois, Minnesota, Missouri and Wisconsin
(6) Alaska, California, Hawaii, Nevada, Oregon and Washington
(7) Indiana, Kentucky, Michigan and Ohio
(8) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming
(9) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont
(10) Delaware, Maryland, Virginia, Washington D.C. and West Virginia

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Portfolio Quality Metrics
(amounts in millions)

Primary Risk In-Force:	June 30, 2011	% of Total	March 31, 2011	% of Total	June 30, 2010	% of Total
Lender concentration (by original applicant)	$ 28,029		$ 28,543		$ 30,345	
Top 10 lenders	14,000		14,322		15,098	
Top 20 lenders	15,982		16,366		17,528	
Loan-to-value ratio						
95.01% and above	$ 7,065	25%	$ 7,181	25%	$ 7,633	25%
90.01% to 95.00%	9,740	35	9,875	35	10,491	35
80.01% to 90.00%	10,747	38	10,992	38	11,775	39
80.00% and below	477	2	495	2	446	1
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Loan grade						
Prime	$ 25,296	90%	$ 25,730	90%	$ 27,220	90%
A minus and sub-prime	2,733	10	2,813	10	3,125	10
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Loan type[1]						
First mortgages						
Fixed rate mortgage						
Flow	$ 26,914	96%	$ 27,384	96%	$ 29,152	96%
Bulk	519	2	538	2	486	2
Adjustable rate mortgage						
Flow	575	2	600	2	684	2
Bulk	21	—	21	—	23	—
Second mortgages	—	—	—	—	—	—
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Type of documentation						
Alt-A						
Flow	$ 807	3%	$ 837	3%	$ 958	3%
Bulk	39	—	40	—	43	—
Standard[2]						
Flow	26,682	95	27,147	95	28,878	95
Bulk	501	2	519	2	466	2
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%
Mortgage term						
15 years and under	$ 462	2%	$ 459	2%	$ 369	1%
More than 15 years	27,567	98	28,084	98	29,976	99
Total	$ 28,029	100%	$ 28,543	100%	$ 30,345	100%

(1) For loan type in this table, any loan with an interest rate that is fixed for an initial term of five years or more is categorized as a fixed rate mortgage.

(2) Standard includes loans with reduced or different documentation requirements that meet specifications of GSE approved underwriting systems with historical and expected delinquency rates consistent with historical and expected delinquency rates consistent with the company's standard portfolio.

Portfolio Quality Metrics
(dollar amounts in millions)

Policy Year	June 30, 2011 Average Rate(1)	% of Total Reserves(2)	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total
2000 and prior	7.84%	1.3%	$ 1,876	1.6%	$ 481	1.7%
2001	7.58%	0.7	954	0.8	240	0.9
2002	6.64%	1.5	2,358	2.0	581	2.1
2003	5.65%	3.7	9,603	7.9	1,622	5.8
2004	5.88%	4.2	5,963	4.9	1,354	4.8
2005	5.98%	12.6	9,710	8.0	2,501	8.9
2006	6.49%	19.7	13,144	10.9	3,216	11.5
2007	6.56%	40.0	29,077	24.0	7,171	25.6
2008	6.15%	15.8	26,922	22.3	6,685	23.8
2009	5.08%	0.3	7,982	6.6	1,386	4.9
2010	4.66%	0.2	9,085	7.5	1,872	6.7
2011	4.63%	—	4,264	3.5	920	3.3
Total	6.08%	100.0%	$ 120,938	100.0%	$ 28,029	100.0%

Flow Delinquencies and Percentage Reserved by Payment Status	June 30, 2011 Delinquencies	Direct Case Reserves(3)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	20,255	$ 193	$ 810	24%
4 - 11 payments in default	26,099	714	1,186	60%
12 payments or more in default	38,088	1,349	1,901	71%
Total	84,442	$ 2,256	$ 3,897	58%

Flow Delinquencies and Percentage Reserved by Payment Status	December 31, 2010 Delinquencies	Direct Case Reserves(3)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	24,104	$ 152	$ 959	16%
4 - 11 payments in default	33,635	754	1,546	49%
12 payments or more in default	34,486	1,142	1,757	65%
Total	92,225	$ 2,048	$ 4,262	48%

Occupancy and Property Type	June 30, 2011	March 31, 2011
Occupancy Status % of Primary Risk In-Force		
Primary residence	93.8%	93.7%
Second home	3.9	3.9
Non-owner occupied	2.3	2.4
Total	100.0%	100.0%
Property Type % of Primary Risk In-Force		
Single family detached	85.8%	85.8%
Condominium and co-operative	11.4	11.3
Multi-family and other	2.8	2.9
Total	100.0%	100.0%

(1) Average Annual Mortgage Interest Rate
(2) Total reserves were $2,506 million as of June 30, 2011.
(3) Direct flow case reserves exclude loss adjustment expenses, incurred but not reported and reinsurance reserves.

GENWORTH FINANCIAL, INC.
PRELIMINARY STATISTICAL SUPPLEMENT—U.S. MORTGAGE INSURANCE
SECOND QUARTER 2011

Portfolio Quality Metrics
(amounts in billions)

	FICO > 679		FICO 620 - 679 (1)		FICO < 620		Total	
	2011		2011		2011		2011	
Primary Risk In-Force	2Q	1Q	2Q	1Q	2Q	1Q	2Q	1Q
Total Primary Risk In-Force	$18.7	$18.9	$ 7.3	$ 7.6	$ 2.0	$ 2.0	$28.0	$28.5
Delinquency rate (2)	7.4%	7.4%	18.7%	18.5%	28.1%	27.8%	11.7%	11.7%
2011 policy year	$ 0.8	$ 0.5	$ 0.1	$ —	$ —	$ —	$ 0.9	$ 0.5
Delinquency rate	— %	— %	0.1%	— %	2.8%	— %	— %	— %
2010 policy year	$ 1.8	$ 1.8	$ 0.1	$ 0.1	$ —	$ —	$ 1.9	$ 1.9
Delinquency rate	0.1%	0.1%	0.4%	0.3%	2.8%	1.8%	0.1%	0.1%
2009 policy year	$ 1.3	$ 1.3	$ 0.1	$ 0.1	$ —	$ —	$ 1.4	$ 1.4
Delinquency rate	0.5%	0.4%	1.8%	1.8%	6.6%	5.6%	0.5%	0.5%
2008 policy year	$ 5.1	$ 5.2	$ 1.3	$ 1.4	$ 0.3	$ 0.3	$ 6.7	$ 6.9
Delinquency rate	6.5%	6.3%	14.9%	14.7%	24.9%	24.7%	8.9%	8.7%
2007 policy year	$ 4.0	$ 4.2	$ 2.3	$ 2.4	$ 0.8	$ 0.8	$ 7.1	$ 7.4
Delinquency rate	12.8%	12.6%	22.7%	22.6%	32.7%	32.5%	18.3%	18.2%
2006 policy year	$ 1.8	$ 1.9	$ 1.1	$ 1.1	$ 0.3	$ 0.3	$ 3.2	$ 3.3
Delinquency rate	13.9%	13.6%	22.5%	22.4%	29.0%	28.8%	18.3%	18.0%
2005 and prior policy year	$ 3.9	$ 4.0	$ 2.3	$ 2.5	$ 0.6	$ 0.6	$ 6.8	$ 7.1
Delinquency rate	7.8%	7.5%	17.4%	16.9%	23.9%	23.5%	11.9%	11.6%
Fixed rate mortgage	$18.4	$18.6	$ 7.1	$ 7.4	$ 1.9	$ 1.9	$27.4	$27.9
Delinquency rate	7.1%	7.1%	18.5%	18.3%	27.9%	27.6%	11.4%	11.4%
Adjustable rate mortgage	$ 0.3	$ 0.3	$ 0.2	$ 0.2	$ 0.1	$ 0.1	$ 0.6	$ 0.6
Delinquency rate	25.0%	24.8%	28.1%	27.4%	36.3%	36.1%	27.1%	26.7%
Loan-to-value > 95%	$ 3.8	$ 3.8	$ 2.5	$ 2.6	$ 0.8	$ 0.8	$ 7.1	$ 7.2
Delinquency rate	9.4%	9.3%	20.8%	20.7%	31.4%	31.3%	16.2%	16.1%
Alt-A (3)	$ 0.6	$ 0.6	$ 0.2	$ 0.3	$ —	$ —	$ 0.8	$ 0.9
Delinquency rate	18.7%	18.8%	32.9%	32.7%	33.3%	34.7%	23.0%	23.0%
Interest only and option ARMs	$ 1.4	$ 1.4	$ 0.5	$ 0.5	$ 0.1	$ 0.1	$ 2.0	$ 2.0
Delinquency rate	26.9%	26.9%	37.2%	37.3%	43.5%	42.7%	30.3%	30.3%

(1) Loans with unknown FICO scores are included in the 620-679 category.
(2) Delinquency rate represents the number of lender reported delinquencies divided by the number of remaining policies consistent with mortgage insurance practices.
(3) Alt-A consists of loans with reduced documentation or verification of income or assets and a higher historical and expected delinquency rate than standard documentation loans.

Other Metrics—Bulk Risk In-Force
(dollar amounts in millions)

	June 30, 2011	March 31, 2011	June 30, 2010
GSE Alt-A			
Risk in-force	$ 27	$ 27	$ 29
Average FICO score	732	732	732
Loan-to-value ratio	81%	81%	81%
Standard documentation(1)	11%	11%	11%
Stop loss	100%	100%	100%
Deductible	— %	— %	— %
FHLB			
Risk in-force	$ 442	$ 459	$ 399
Average FICO score	757	757	755
Loan-to-value ratio	75%	75%	75%
Standard documentation(1)	97%	97%	97%
Stop loss	94%	94%	91%
Deductible	100%	100%	100%
Other			
Risk in-force	$ 71	$ 73	$ 81
Average FICO score	692	692	692
Loan-to-value ratio	92%	92%	92%
Standard documentation(1)	97%	97%	97%
Stop loss	8%	8%	9%
Deductible	— %	— %	— %
Total Bulk Risk In-Force	$ 540	$ 559	$ 509

(1) Standard documentation includes loans with reduced or different documentation requirements that meet specifications of GSE approved underwriting systems with historical and expected delinquency rates consistent with the standard portfolio.

Aggregate Book Year Analysis Provided to Illustrate Directional Progression Toward Captive Attachment[1]

			June 30, 2011			March 31, 2011		
Book Year[2]	Original Book Risk In-Force ($B)[3]	Progression To Attachment Point	Current Risk In-Force ($B)	Ever-To-Date Incurred Losses ($MM)[3]	Captive Benefits ($MM)	Current Risk In-Force ($B)	Ever-To-Date Incurred Losses ($MM)[3]	Captive Benefits ($MM)
2004		0%-50%	$ —	$ 2		$ —	$ 4	
2004		50%-75%	0.1	10		0.2	29	
2004		75%-99%	0.3	52		0.2	31	
2004		Attached	0.3	71		0.3	44	
2004 Total	$ 3.1		$ 0.7	$ 135	$ 13	$ 0.7	$ 108	$ 2
2005		0%-50%	$ —	$ 1		$ —	$ 1	
2005		50%-75%	—	—		—	—	
2005		75%-99%	—	—		—	1	
2005		Attached	1.0	296		1.5	451	
2005 Total	$ 2.5		$ 1.0	$ 297	1	$ 1.5	$ 453	2
2006		0%-50%	$ —	$ 1		$ —	$ 1	
2006		50%-75%	—	—		—	—	
2006		75%-99%	—	1		—	—	
2006		Attached	1.0	384		1.6	640	
2006 Total	$ 2.2		$ 1.0	$ 386	10	$ 1.6	$ 641	9
2007		0%-50%	$ —	$ 1		$ —	$ 1	
2007		50%-75%	—	—		—	—	
2007		75%-99%	—	—		—	1	
2007		Attached	1.9	683		3.4	1,133	
2007 Total	$ 3.2		$ 1.9	$ 684	2	$ 3.4	$ 1,135	4
2008		0%-50%	$ 0.1	$ 1		$ 0.3	$ 8	
2008		50%-75%	0.2	12		0.2	8	
2008		75%-99%	0.1	5		0.1	4	
2008		Attached	0.8	156		1.3	161	
2008 Total	$ 1.8		$ 1.2	$ 174	19	$ 1.9	$ 181	4
Captive Benefits In Quarter ($MM)					$ 45			$ 21

(1) Data presented in aggregate for all trusts. Actual trust attachment and exit points will vary by individual lender contract. For purposes of this illustration, ever-to-date incurred losses equal current reserves plus ever-to-date paid claims. The information presented excludes quota share captive reinsurance data. Progress toward captive attachment is determined at a lender level for each book year by dividing ever-to-date incurred losses by original risk in-force for that book year.

(2) Book year amounts may include loans from additional periods pursuant to reinsurance agreement terms and conditions.

(3) Original book risk in-force and ever-to-date incurred losses include amounts for active captive books only.