



Genworth®
Financial

COMPLIANCE AND GOVERNANCE

**A SOLID COMBINATION OF EXPERIENCE
AND EXPERTISE**

Marketing analytics

Customer Marketing

Product and innovation

Channel distribution

Service and claims

Compliance & governance

Information technology

Genworth Marketing Solutions

Your reputation is in safe hands

We have a highly experienced compliance team who are adept at managing all potential regulatory issues to ensure we deliver first-rate performance without ever sacrificing integrity. Our compliance experience is both broad and deep.

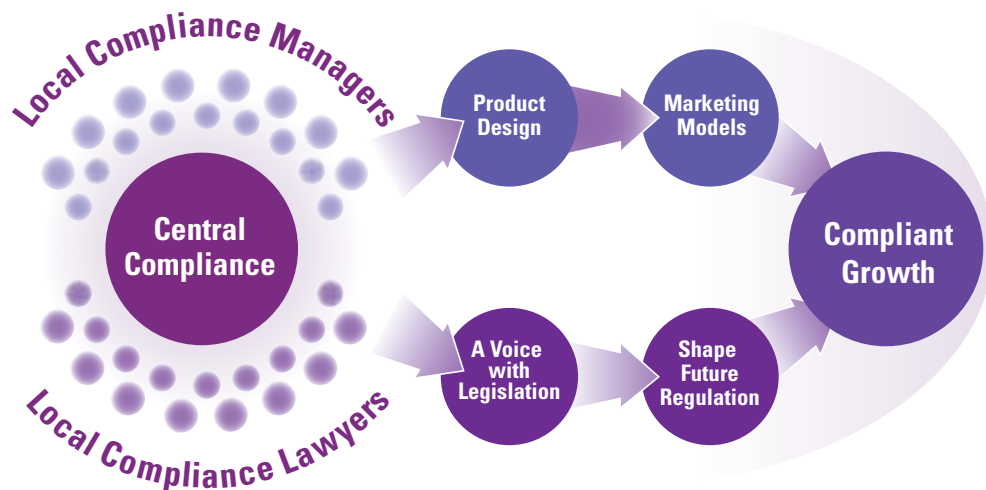
This combination of expertise and ethics informs everything we do, and permeates every level of our business, giving you the assurance that your reputation is always secure when you partner with us. As a client, all this combined experience and expertise is available to you on an ongoing basis.

A dedicated team with local knowledge

We manage compliance issues through a dedicated team based centrally in London and locally for each country to ensure due diligence and quality assurance across all our processes.

We have dedicated compliance managers and close contacts with local lawyers in every territory to ensure that local regulations are strictly adhered to.

This is an essential part of our offering, which has been developed over many years in a wide variety of countries and regulatory regimes.



Our systems and controls are present across the whole process

We take a diligent approach to compliance. We continually monitor and influence government policy on a proactive basis and actively manage compliance from the very beginning of the campaign process. As well as ensuring that we treat customers fairly and have sufficient resources to manage compliance risks, we put in place systems and controls across the whole process designed to ensure that:

- We maintain a culture of compliance throughout Genworth using effective strategies, influence and processes
- We design and deliver compliance training to all staff
- We maintain an effective overview of Treating Customers Fairly (TCF) programmes and performance
- We have an ombudsperson to handle any staff concerns or integrity violations
- We coordinate regulatory changes as well as being involved in the development and rollout of policy
- We lead contact with business partners for the development and rollout of business-wide marketing campaigns
- We proactively identify regulatory changes that could have an impact on business quality and implement strategies to address these, in partnership with our clients

Proactive role in public policy development

Our comprehensive understanding of different regulatory regimes allows us to design products and operating models that will work effectively in specific territories.

With the expertise of our dedicated Government Relations team we also have the ability to liaise with governing bodies in many countries, and enter constructive discussions whenever regulatory change is desirable. We were the first company to bring a diverse group of stakeholders together at a key milestone in the Competition Commission inquiry in the UK. Our forum involved representatives from government, clients, regulatory bodies and academia.

In addition, we also regularly share information with our clients and recently conducted a telemarketing workshop in Germany to keep our partners informed of the latest legislation and trends.

Compliant telemarketing across Europe

Our expertise in implementing solutions and overseeing third party agencies ensures full local compliance and a positive customer experience in more than 20 European countries. Our proven process includes these key stages:

Agency appointment & set-up

- Identification of any third party involvements and follow-up
- Preparation of contracts
- Overview framework sign-off
- Implementation plan sign-off
- On site assessments

Strategic campaign management

- Analysis of commercial objectives
- Identification of any constraints
- Provision of localised advice where relevant
- Implementation

Continued monitoring for quality assurance

- Monthly service boards
- Investigation of exception reports
- Records to demonstrate contractual compliance
- Commissioning and review of call-listening reports
- Periodic risk-based audits

Providing flexible and speedy solutions

While moving into new regulatory jurisdictions has traditionally been a difficult, costly and time-consuming process, we have the experience and the pan-European resources to help you do so quickly and easily enabling you to go to market faster.

We are also flexible enough to assist you with individual issues or a full suite of compliance services, enabling you to achieve an operating model that will work within any regulatory regime quickly and efficiently, with the minimum duplication of effort.

Case Study: We constructed a set of product protocols for a French client to ensure all their protection products are easy to understand, have no hidden detail and are clearly explained so 'what you see is what you get'. These principles help ensure that their customers are treated fairly and receive a positive brand experience.



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