



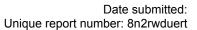
Public report

2019-20

Submitted by

Legal Name:

Genworth Financial Mortgage Insurance Pty Limited







Organisation and contact details

| Submitting organisation details | Legal name | Genworth Financial Mortgage Insurance Pty Limited | | |
|---------------------------------|--|--|--|--|
| | ABN | 60106974305 | | |
| | ANZSIC K Financial and Insurance Services 6322 General Insurance | | | |
| | Business/trading name/s | | | |
| | ASX code (if applicable) | GMA | | |
| | Postal address | Level 26, 101 Miller Street NORTH SYDNEY NSW 2060 | | |
| | | AUSTRALIA | | |
| | Organisation phone number | (02) 8248 2500 | | |
| Reporting structure | Ultimate parent | Genworth Mortgage Insurance Australia Limited | | |
| | Number of employees covered by this report | 219 | | |





Workplace profile

Manager

| Managanasanatianalastanaisa | Deposition level to CEO | Francisco est atativa | | No. of employees | | | |
|-----------------------------------|-------------------------|-----------------------|---|------------------|-----------------|--|--|
| Manager occupational categories | Reporting level to CEO | Employment status | F | М | Total employees | | |
| | | Full-time permanent | 0 | 0 | 0 | | |
| | | Full-time contract | 0 | 0 | 0 | | |
| CEO/Head of Business in Australia | 0 | Part-time permanent | 1 | 0 | 1 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| | | Casual | 0 | 0 | 0 | | |
| | | Full-time permanent | 3 | 5 | 8 | | |
| | | Full-time contract | 0 | 0 | 0 | | |
| Key management personnel | -1 | Part-time permanent | 0 | 0 | 0 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| | | Casual | 0 | 0 | 0 | | |
| | | Full-time permanent | 1 | 4 | 5 | | |
| | | Full-time contract | 0 | 0 | 0 | | |
| Other executives/General managers | | Part-time permanent | 0 | 0 | 0 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| | | Casual | 0 | 0 | 0 | | |
| | | Full-time permanent | 3 | 8 | 11 | | |
| | | Full-time contract | 0 | 0 | 0 | | |
| | -2 | Part-time permanent | 2 | 1 | 3 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| Canian Managara | | Casual | 0 | 0 | 0 | | |
| Senior Managers | | Full-time permanent | 1 | 2 | 3 | | |
| | | Full-time contract | 0 | 0 | 0 | | |
| | -3 | Part-time permanent | 0 | 0 | 0 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| | | Casual | 0 | 0 | 0 | | |
| | | Full-time permanent | 0 | 4 | 4 | | |
| | -2 | Full-time contract | 0 | 0 | 0 | | |
| Other managers | | Part-time permanent | 0 | 0 | 0 | | |
| | | Part-time contract | 0 | 0 | 0 | | |
| | | Casual | 0 | 0 | 0 | | |





| Manager occupational actogories | Reporting level to CEO | Employment status | No. of employees | | | |
|---------------------------------|------------------------|---------------------|------------------|----|-----------------|--|
| Manager occupational categories | Reporting level to CEO | Employment status | F | М | Total employees | |
| | | Full-time permanent | 6 | 12 | 18 | |
| | | Full-time contract | 0 | 0 | 0 | |
| | Part | Part-time permanent | 0 | 0 | 0 | |
| | | Part-time contract | 0 | 0 | 0 | |
| | | Casual | 0 | 0 | 0 | |
| | | Full-time permanent | 1 | 0 | 1 | |
| | r | Full-time contract | 0 | 0 | 0 | |
| | -4 | Part-time permanent | 1 | 0 | 1 | |
| | Р | Part-time contract | 0 | 0 | 0 | |
| | | Casual | 0 | 0 | 0 | |
| Grand total: all managers | | | 19 | 36 | 55 | |

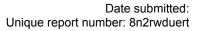




Workplace profile

Non-manager

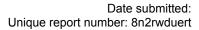
| Non manager equipational actorists | Employment etetus | No. of employees (excluding | graduates and apprentices) | No. of graduates (if applicable) | | No. of apprentices (if applicable) | | Total ampleyees |
|-------------------------------------|---------------------|-----------------------------|----------------------------|----------------------------------|---|------------------------------------|---|-----------------|
| Non-manager occupational categories | Employment status | F | M | F | М | F | M | Total employees |
| | Full-time permanent | 40 | 70 | 0 | 0 | 0 | 0 | 110 |
| | Full-time contract | 1 | 3 | 0 | 0 | 0 | 0 | 4 |
| Professionals | Part-time permanent | 16 | 2 | 0 | 0 | 0 | 0 | 18 |
| | Part-time contract | 1 | 1 | 0 | 0 | 0 | 0 | 2 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Technicians and trade | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Community and personal service | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time permanent | 7 | 1 | 0 | 0 | 0 | 0 | 8 |
| | Full-time contract | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Clerical and administrative | Part-time permanent | 4 | 0 | 0 | 0 | 0 | 0 | 4 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time permanent | 5 | 4 | 0 | 0 | 0 | 0 | 9 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sales | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| _ | Full-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Machinery operators and drivers | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |







| Non manager occupational estagerica | Employment status | No. of employees (excluding | graduates and apprentices) | No. of graduates (if applicable) | | No. of apprentices (if applicable) | | Total ampleyage |
|-------------------------------------|---------------------|-----------------------------|----------------------------|----------------------------------|---|------------------------------------|---|-----------------|
| Non-manager occupational categories | Employment status | F | M | F | М | F | М | Total employees |
| | Full-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Labourers | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Full-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | Part-time permanent | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Part-time contract | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Casual | 6 | 2 | 0 | 0 | 0 | 0 | 8 |
| Grand total: all non-managers | | 81 | 83 | 0 | 0 | 0 | 0 | 164 |







Reporting questionnaire

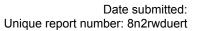
Gender equality indicator 1: Gender composition of workforce

This indicator seeks information about the gender composition of relevant employers in a standardised format, to enable the aggregation of data across and within industries. The aggregated data in your workplace profile assists relevant employers in understanding the characteristics of their workforce, including in relation to occupational segregation, the position of women and men in management within their industry or sector, and patterns of potentially insecure employment.

NB. IMPORTANT:

- References to the Act mean the Workplace Gender Equality Act 2012.
- A formal 'policy' and/or 'formal strategy' in this questionnaire refers to formal policies and/or strategies that are either standalone or contained within another formal policy/formal strategy.
- Data provided in this reporting questionnaire covers the TOTAL reporting period from 1 April 2019 to 31 March 2020. (This differs from the workplace profile data which is taken at a point-in-time during the reporting period).
- Answers need to reflect ALL organisations covered in this report.
- If you select "NO, Insufficient resources/expertise" to any option, this may cover human or financial resources.
- 1. Do you have formal policies and/or formal strategies in place that SPECIFICALLY SUPPORT GENDER EQUALITY relating to the following?

| 1.1 | Recruitment ☐ Yes (select all applicable answers) ☐ Policy ☐ Strategy ☐ No (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Not a priority |
|-----|--|
| 1.2 | Retention ☐ Yes (select all applicable answers) ☐ Policy ☐ Strategy ☐ No (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Not a priority |
| 1.3 | Performance management processes ☐ Yes (select all applicable answers) ☐ Policy ☐ Strategy ☐ No (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Not a priority |







| 1.4 | Promotions |
|-----|---|
| | ✓ Yes (select all applicable answers) ✓ Policy ─ Strategy ☐ No (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Not a priority |
| 1.5 | Talent identification/identification of high potentials |
| | Yes (select all applicable answers) □ Policy ☑ Strategy □ No (you may specify why no formal policy or formal strategy is in place) □ Currently under development, please enter date this is due to be completed □ Insufficient resources/expertise □ Not a priority |
| 1.6 | Succession planning |
| | Yes (select all applicable answers) □ Policy ☑ Strategy □ No (you may specify why no formal policy or formal strategy is in place) □ Currently under development, please enter date this is due to be completed □ Insufficient resources/expertise □ Not a priority |
| 1.7 | Training and development |
| | ✓ Yes (select all applicable answers) ✓ Policy ✓ Strategy ✓ No (you may specify why no formal policy or formal strategy is in place) ✓ Currently under development, please enter date this is due to be completed ✓ Insufficient resources/expertise ✓ Not a priority |
| 1.8 | Key performance indicators for managers relating to gender equality |
| | Yes (select all applicable answers) □ Policy □ Strategy □ No (you may specify why no formal policy or formal strategy is in place) □ Currently under development, please enter date this is due to be completed □ Insufficient resources/expertise □ Not a priority |
| 1.9 | Gender equality overall |
| | ✓ Yes (select all applicable answers) ✓ Policy ✓ Strategy ☐ No (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Not a priority |





1.10 How many employees were promoted during the reporting period against each category below?
IMPORTANT: Because promotions are included in the number of appointments in Q1.11, the number of promotions should never exceed appointments.

| | Mana | Managers | | nagers |
|---|--------|----------|--------|--------|
| | Female | Male | Female | Male |
| Permanent/ongoing full-time employees | 1 | 8 | 2 | 3 |
| Permanent/ongoing part-time employees | 0 | 0 | 0 | 0 |
| Fixed-term contract full-time employees | 0 | 0 | 0 | 0 |
| Fixed-term contract part-time employees | 0 | 0 | 0 | 0 |
| Casual employees | 0 | 0 | 0 | 0 |

1.11 How many appointments in total were made to manager and non-manager roles (based on WGEA-defined managers/non-managers) during the reporting period (add the number of external appointments and internal promotions together)?

| | Female | Male |
|---|--------|------|
| Number of appointments made to MANAGER roles (including promotions) | 3 | 14 |
| Number of appointments made to NON-MANAGER roles (including promotions) | 15 | 16 |

1.12 How many employees resigned during the reporting period against each category below?

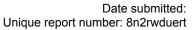
| | Mana | Managers | | nagers |
|---|--------|----------|--------|--------|
| | Female | Male | Female | Male |
| Permanent/ongoing full-time employees | 3 | 6 | 6 | 13 |
| Permanent/ongoing part-time employees | 0 | 0 | 3 | 0 |
| Fixed-term contract full-time employees | 0 | 0 | 0 | 1 |
| Fixed-term contract part-time employees | 0 | 0 | 1 | 0 |
| Casual employees | 0 | 0 | 0 | 2 |

1.13 If your organisation would like to provide additional information relating to gender equality indicator 1, please do so below.

Gender equality indicator 2: Gender composition of governing bodies

Gender composition of governing bodies is an indicator of gender equality at the highest level of organisational leadership and decision-making. This gender equality indicator seeks information on the representation of women and men on governing bodies. The term "governing body" in relation to a relevant employer is broad and depends on the nature of your organisation. It can mean the board of directors, trustees, committee of management, council or other governing authority of the employer.

- 2. The organisation(s) you are reporting on will have a governing body. In the Act, governing body is defined as "the board of directors, trustees, committee of management, council or other governing authority of the employer". This question relates to the highest governing body for your Australian entity, even if it is located overseas.
 - 2.1 Please answer the following questions relating to each governing body covered in this report.



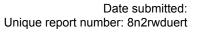




Note: If this report covers more than one organisation, the questions below will be repeated for each organisation before proceeding to question 2.2.

If your organisation's governing body is the same as your parent entity's, you will need to add your organisation's name BUT the numerical details of your parent entity's governing body.

| 2.1a.1 | Organisation name? | | | | | | |
|--------|---|---|-----------------------|--|--|--|--|
| | Genworth Financial Mortgage Insurance I | PTY Ltd | | | | | |
| 2.1b.1 | What gender is the Chair on this governing body (if the role of the Chair rotates, enter the gender of the Chair at your last meeting)? | | | | | | |
| | | Female | Male | | | | |
| | Number | 0 | 1 | | | | |
| 2.1c.1 | How many other members are on this | governing body (excluding the Chair/s | ;)? | | | | |
| | | Female | Male | | | | |
| | Number | 4 | 4 | | | | |
| 2.1d.1 | Has a target been set to increase the re ☑ Yes | · | ning body? | | | | |
| | Currently under development,Insufficient resources/expertise | nder balance (e.g. 40% women/40% men please enter date this is due to be compl | eted | | | | |
| 2.1e.1 | What is the percentage (%) target? | | | | | | |
| | 40 | | | | | | |
| 2.1f.1 | What year is the target to be reached? | | | | | | |
| | 2021 | | | | | | |
| 2.1g.1 | Are you reporting on any other organis | sations in this report? | | | | | |
| | ☐ Yes ⊠ No | | | | | | |
| 2.2 | Do you have a formal selection policy for ALL organisations covered in this i | | overning body members | | | | |
| | ✓ Yes (select all applicable answers)✓ Policy✓ Strategy | | | | | | |
| | ☐ No (you may specify why no formal se ☐ In place for some governing bo ☐ Currently under development, ☐ Insufficient resources/expertise | odies please enter date this is due to be compl | eted | | | | |
| | ☐ Not a priority | 5 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - | 37 | | | | |



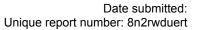




| | | Other (provide details): |
|----|------------------|---|
| | 2.3 | Does your organisation operate as a partnership structure (i.e. select NO if your organisation is an "incorporated" entity - Pty Ltd, Ltd or Inc; or an "unincorporated" entity)? |
| | | ☐ Yes ☑ No |
| | 2.5 | If your organisation would like to provide additional information relating to gender equality indicator 2, please do so below. |
| | | Our female Board representation target was reviewed at the beginning of 2019. We achieved our 2018 target of 30% female representation in 2016, well in advance of our target date of 2018. As a result, the Genworth Board decided to increase the target to 40% female representation to be achieved / maintained by the end of 2021. Our Board currently has 44% female representation. |
| | | equality indicator 3: Equal remuneration between women and men |
| | emune equalit | ration between women and men is a key component of improving women's economic security and progressing y. |
| 3. | Do you | u have a formal policy and/or formal strategy on remuneration generally? |
| | ⊠ Yes | s (select all applicable answers) ☑ Policy ☐ Strategy |
| | □ No | Strategy (you may specify why no formal policy or formal strategy is in place) ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise ☐ Salaries set by awards/industrial or workplace agreements ☐ Non-award employees paid market rate ☐ Not a priority ☐ Other (provide details): |
| | | |
| | 3.1 | Are specific gender pay equity objectives included in your formal policy and/or formal strategy? |
| | | No (you may specify why pay equity objectives are not included in your formal policy or formal strategy) Currently under development, please enter date this is due to be completed Salaries set by awards/industrial or workplace agreements Insufficient resources/expertise Non-award employees paid market rate Not a priority Other (provide details): |
| | 3.2 | Does your formal policy and/or formal strategy include any of the following gender pay equity objectives (select all applicable answers)? |
| | | ☑ To achieve gender pay equity ☑ To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance pay reviews) ☐ To be transparent about pay scales and/or salary bands ☑ To ensure managers are held accountable for pay equity outcomes ☑ To implement and/or maintain a transparent and rigorous performance assessment process ☐ Other (provide details): |

Have you analysed your payroll to determine if there are any remuneration gaps between women and men (i.e. conducted a gender pay gap analysis)?

4.







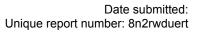
| Yes - the most recent gender remuneration gap analysis was undertaken: |
|--|
| ☑ Within last 12 months |
| ☐ Within last 1-2 years |
| ☐ More than 2 years ago but less than 4 years ago |
| ☐ Other (provide details): |
| ☐ No (you may specify why you have not analysed your payroll for gender remuneration gaps) |
| ☐ Currently under development, please enter date this is due to be completed |
| ☐ Insufficient resources/expertise |
| ☐ Salaries for ALL employees (including managers) are set by awards or industrial agreements AND there is no |
| room for discretion in pay changes (for example because pay increases occur only when there is a change in tenure or |
| qualifications) |
| ☐ Salaries for SOME or ALL employees (including managers) are set by awards or industrial agreements and there |
| IS room for discretion in pay changes (because pay increases can occur with some discretion such as performance |
| assessments) |
| ☐ Non-award employees paid market rate |
| ☐ Not a priority |
| ☐ Other (provide details): |
| |

4.01 You may provide details below on the type of gender remuneration gap analysis that has been undertaken (for example like-for-like and/or organisation-wide).

Genworth conducted a comprehensive review of gender pay equity outcomes in early 2020 as part of its review of remuneration review outcomes (salary increases and bonus awards). This gender pay equity review is completed on an annual basis. The primary approach for the review was a like-for-like comparison. That is, to compare the remuneration of males and females by reviewing the compa-ratio (market competitiveness) for females and males to determine if there are meaningful differences in salary and bonus outcomes due to gender. The compa-ratio analysis was conducted by looking at average and/or median compa-ratios for males and females overall, by performance rating, FTE vs PTE status and by career band (ie level / seniority in the organisation). The results of this detailed analysis showed that the median compa-ratio for female employees is 102% and for males is 101% indicating there is gender pay equity on a like-for-like basis within Genworth. This information was further dissected by analysis of the distribution of compa-ratios. This enables a comparison of the proportions of males and females that are paid below, at, and above market (referred to as compa groups) to determine if there are meaningful differences in remuneration competitiveness that are not identified by average and median analysis. The initial management review of proposed remuneration allocations resulted in some adjustments to recommendations to ensure the outcomes of the remuneration review continued to positively progress Genworth's pay equity outcomes. Short-term Incentive (STI) outcomes were also analysed by performance rating and gender to ensure there was no evidence of any bias in STI outcome by gender. The testing of average and median base salary, total target remuneration and total actual remuneration by career band was also undertaken. Where differences were identified, differences were investigated to determine the reasons for these differences.

4.1 Did you take any actions as a result of your gender remuneration gap analysis?

| ☐ Created a pay equity strategy or action plan |
|--|
| ☐ Identified cause/s of the gaps |
| Reviewed remuneration decision-making processes |
| Analysed commencement salaries by gender to ensure there are no pay gaps |
| Analysed performance ratings to ensure there is no gender bias (including unconscious bias) |
| Analysed performance pay to ensure there is no gender bias (including unconscious bias) |
| ☐ Trained people-managers in addressing gender bias (including unconscious bias) |
| Set targets to reduce any organisation-wide gaps |
| Reported pay equity metrics (including gender pay gaps) to the governing body |
| Reported pay equity metrics (including gender pay gaps) to the executive |
| Reported pay equity metrics (including gender pay gaps) to all employees |
| Reported pay equity metrics (including gender pay gaps) externally |
| ☐ Corrected like-for-like gaps |
| Conducted a gender-based job evaluation process |
| Implemented other changes (provide details): |
| No (you may specify why no actions were taken resulting from your remuneration gap analysis) |
| ☐ No unexplainable or unjustifiable gaps identified |
| Currently under development, please enter date this is due to be completed |
| ☐ Insufficient resources/expertise |
| Salaries set by awards/industrial or workplace agreements |
| _ , , , , , , , , , , , , , , , , , , , |





4.2

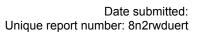


| ☐ Non-award employees are paid market rate ☐ Unable to address cause/s of gaps (provide details why): ☐ Not a priority ☐ Other (provide details): | |
|--|--|
| If your organisation would like to provide additional information relating to gender equality indicator 3, please do so below: | |

Gender equality indicator 4: Flexible working and support for employees with family and caring responsibilities

| emplog suppo to com | yment t rting en nbine pa | will enable the collection and use of information from relevant employers about the availability and utility of erms, conditions and practices relating to flexible working arrangements for employees and to working arrangements aployees with family or caring responsibilities. One aim of this indicator is to improve the capacity of women and menaid work and family or caring responsibilities through such arrangements. The achievement of this goal is fundamental ality and to maximising Australia's skilled workforce. |
|---------------------------|--------------------------------------|---|
| 5. | | elMARY CARER" is the member of a couple or a single carer, REGARDLESS OF GENDER, identified as having er responsibility for the day-to-day care of a child. |
| | | u provide EMPLOYER FUNDED paid parental leave for PRIMARY CARERS that is available for women AND in addition to any government funded parental leave scheme for primary carers? |
| | time of indication of time of paid p | s. (Please indicate how employer funded paid parental leave is provided to the primary carer): By paying the gap between the employee's salary and the government's paid parental leave scheme By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of ver which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks As a lump sum payment (paid pre- or post- parental leave, or a combination), we offer paid parental leave for primary carers that is available to women ONLY (e.g. maternity leave). (Please the how employer funded paid parental leave is provided to women ONLY): By paying the gap between the employee's salary and the government's paid scheme), regardless of the period of ver which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks As a lump sum payment (paid pre- or post- parental leave, or a combination), we offer paid parental leave for primary carers that is available to men ONLY. (Please indicate how employer funded arental leave is provided to men ONLY): By paying the gap between the employee's salary and the government's paid parental leave scheme By paying the gap between the employee's salary and the government's paid parental leave scheme By paying the employee's full salary (in addition to the government's paid scheme), regardless of the period of ver which it is paid. For example, full pay for 12 weeks or half pay for 24 weeks As a lump sum payment (paid pre- or post- parental leave, or a combination), not available (you may specify why this leave is not provided) Currently under development, please enter date this is due to be completed Insufficient resources/expertise Government scheme is sufficient Not a priority Other (provide details): |
| | 5.1 | How many weeks of EMPLOYER FUNDED paid parental leave for primary carers is provided? If different amounts of leave are provided (e.g. based on length of service) enter the MINIMUM number of weeks provided to eligible employees: |
| | | 12 |
| 5a. | | r organisation would like to provide additional information on your paid parental leave for primary s e.g. eligibility period, where applicable the maximum number of weeks provided, and other |

arrangements you may have in place, please do so below.







| | 5.2 | What proportion of your total workforce has access to employer funded paid parental leave for PRIMARY CARERS? In your calculation, you MUST INCLUDE CASUALS when working out the proportion. |
|-----|------|---|
| | | □ <10% □ 10-20% □ 21-30% □ 31-40% □ 41-50% □ 51-60% □ 61-70% □ 71-80% □ 81-90% □ 91-99% □ 100% |
| | 5.3 | Please indicate whether your employer funded paid parental leave for primary carers covers: |
| | | ☑ Adoption☑ Surrogacy☑ Stillbirth |
| 6. | | CONDARY CARER" is a member of a couple or a single carer, REGARDLESS OF GENDER, who is not the ry carer. |
| | | u provide EMPLOYER FUNDED paid parental leave for SECONDARY CARERS that is available for men and en, in addition to any government funded parental leave scheme for secondary carers? |
| | ☐ No | we offer paid parental leave for SECONDARY CARERS that is available to men ONLY (e.g. paternity leave), we offer paid parental leave for SECONDARY CARERS that is available to women ONLY (you may specify why employer funded paid parental leave for secondary carers is not paid) Currently under development, please enter date this is due to be completed Insufficient resources/expertise Government scheme is sufficient Not a priority Other (provide details): |
| | 6.1 | How many days of EMPLOYER FUNDED parental leave is provided for SECONDARY CARERS? If different amounts of leave are provided (e.g. based on length of service) enter the MINIMUM number of days provided to eligible employees: |
| 6a. | | 15 r organisation would like to provide additional information on your paid parental leave for SECONDARY RS e.g. eligibility period, other arrangements you may have in place etc, please do so below. |
| | 6.2 | What proportion of your total workforce has access to employer funded paid parental leave for SECONDARY CARERS? In your calculation, you MUST INCLUDE CASUALS when working out the proportion. <10% |



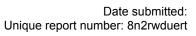
7.

8.

9.



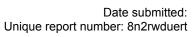
| | Surrogacy Stillbirth | | | paid parental | i leave for sec | | |
|-------------------------|--|--|---|---|--|--|---|
| | | | | | | | |
| | | | | | | | |
| mplo | many MANAGERS h | | | | | aid and/or u | npaid)? Include |
| • | oyees still on parent | al leave, regard | lless of when | it commence | d. | | |
| | | Primary ca | rer's leave | | Seconda | ry carer's lea | ave |
| | | Female | Male | ; | Female | | Male |
| /lana | gers 0 | | 1 | 0 | | 2 | |
| | | | Primary carer | 's leave | Se | condary car | er's leave |
| | | | Primary carer | 's leave | Se | condary car | er's leave |
| | | _ | | | | | |
| | | | emale | Male | | nale | Male |
| eave | Mon-managers many MANAGERS, or regardless of where include those whe | 8 during the report the leave coming the parental leav | rting period, o menced? re was taken o | 1 ceased emplo | 0 yment before with any othe | returning to | 0 work from parent |
| eave | many MANAGERS, o | during the report the leave come re parental leave paid or unpaid ent' means any | rting period, omenced? re was taken of leave is also one who has | 1 ceased emplo continuously taken at that | oyment before with any othe time. | returning to | o work from parent |
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| eave innua esigi | many MANAGERS, o , regardless of wher Include those whe al leave or any other 'Ceased employme nations, redundanci | during the report the leave come re parental leave paid or unpaid ent' means any | rting period, omenced? we was taken of leave is also one who has als. | 1 ceased emplo continuously taken at that exited the org | oyment before with any othe time. | returning to r leave type whatever re | o work from parent e. For example, who eason, including |
| eave annua resign | many MANAGERS, of the control of the | during the report the leave commer parental leave paid or unpaid ent' means any es and dismiss. ANAGERS, durardless of where se where parent parent property means or any other property means and dismiss. | rting period, of menced? re was taken of leave is also one who has als. 0 ing the report of the leave contail leave was anyone will mence with the leave was anyone will resurce was anyone will resurce was anyone will resurce will resurce was anyone will resurce was anyone will resurce will resurce will resurce will resurce was anyone will resurce will | ceased employ continuously taken at that exited the org Female ting period, ceommenced? taken continu | yment before with any othe time. panisation for eased employ | returning to returning to returning to whatever read to the read time. | o work from parent e. For example, who eason, including |
| eave annua | many MANAGERS, of the control of the | during the report the leave commer parental leave paid or unpaid ent' means any es and dismiss. ANAGERS, durardless of where se where parent parent property means or any other property means and dismiss. | rting period, of menced? re was taken of leave is also one who has als. 0 ing the report of the leave contail leave was anyone will mence with the leave was anyone will resurce was anyone will resurce was anyone will resurce will resurce was anyone will resurce was anyone will resurce will resurce will resurce will resurce was anyone will resurce will | ceased employ continuously taken at that exited the org Female ting period, ceommenced? taken continu | yment before with any othe time. panisation for eased employ | returning to returning to returning to whatever read to the read time. | o work from parent for example, who eason, including fale for eturning to work we type. For examp |







| | 9.1 | You may indicate which of the following are included in your flexible working arrangements strategy: |
|-----|--------|--|
| | | ☐ A business case for flexibility has been established and endorsed at the leadership level |
| | | Leaders are visible role models of flexible working |
| | | ☐ Flexible working is promoted throughout the organisation |
| | | Targets have been set for engagement in flexible work |
| | | Targets have been set for men's engagement in flexible work |
| | | ☑ Leaders are held accountable for improving workplace flexibility ☑ Manager training on flexible working is provided throughout the organisation |
| | | ☐ Manager training on hexible working is provided throughout the organisation ☐ Employee training is provided throughout the organisation |
| | | ☐ Team-based training is provided throughout the organisation |
| | | ☐ Employees are surveyed on whether they have sufficient flexibility |
| | | The organisation's approach to flexibility is integrated into client conversations |
| | | ☐ The impact of flexibility is evaluated (eg reduced absenteeism, increased employee engagement) |
| | | ✓ Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel ✓ Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body |
| 10. | Do yo | ou have a formal policy and/or formal strategy to support employees with family or caring responsibilities? |
| | ⊠ Ye | es (select all applicable answers) |
| | | □ Policy |
| | | ⊠ Strategy |
| | ∐ No | you may specify why no formal policy or formal strategy is in place) |
| | | ☐ Currently under development, please enter date this is due to be completed ☐ Insufficient resources/expertise |
| | | ☐ Included in award/industrial or workplace agreement |
| | | □ Not a priority |
| | | Other (provide details): |
| 11. | | ou offer any other support mechanisms, other than leave, for employees with family or caring responsibilities |
| | (eg, e | mployer-subsidised childcare, breastfeeding facilities)? |
| | ⊠ Ye | os S |
| | ☐ No | you may specify why non-leave based measures are not in place) |
| | | Currently under development, please enter date this is due to be completed |
| | | Insufficient resources/expertise |
| | | ☐ Not a priority ☐ Other (provide details): |
| | | Other (provide details). |
| | 11.1 | Please select what support mechanisms are in place and if they are available at all worksites. |
| | | Where only one worksite exists, for example a head-office, select "Available at all worksites". |
| | | ☐ Employer subsidised childcare |
| | | Available at some worksites only |
| | | Available at all worksites |
| | | On-site childcare |
| | | ☐ Available at some worksites only ☐ Available at all worksites |
| | | ☐ Available at all worksites ☐ Breastfeeding facilities |
| | | |
| | | Available at all worksites |
| | | ☐ Childcare referral services |
| | | Available at some worksites only |
| | | Available at all worksites |
| | | ☐ Internal support networks for parents |
| | | ☐ Available at some worksites only |
| | | ☑ Available at all worksites☑ Return to work bonus (only select this option if the return to work bonus is NOT the balance of paid parental leave |
| | | when an employee returns from leave) |
| | | ☐ Available at some worksites only |
| | | ☐ Available at all worksites |
| | | ☑ Information packs to support new parents and/or those with elder care responsibilities |







| | ☐ Available at some worksites only |
|-----|--|
| | |
| | ☐ Available at some worksites only |
| | |
| | ☐ Targeted communication mechanisms, for example intranet/ forums |
| | Available at some worksites only |
| | |
| | ☐ Support in securing school holiday care |
| | Available at some worksites only |
| | Available at all worksites |
| | |
| | □ Available at 30ffe worksites □ Available at all worksites |
| | ☐ Parenting workshops targeting mothers |
| | Available at some worksites only |
| | |
| | ☐ Parenting workshops targeting fathers |
| | Available at some worksites only |
| | |
| | ☐ None of the above, please complete question 11.2 below |
| 12. | Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence? |
| | |
| | ☐ Policy |
| | ☐ Strategy |
| | ☐ No (you may specify why no formal policy or formal strategy is in place) |
| | Currently under development, please enter date this is due to be completed |
| | ☐ Insufficient resources/expertise |
| | ☐ Included in award/industrial or workplace agreements |
| | ☐ Not aware of the need☐ Not a priority |
| | ☐ Other (please provide details): |
| | Curior (produce detaile). |
| 3. | Other than a formal policy and/or formal strategy, do you have any support mechanisms in place to support employees who are experiencing family or domestic violence? |
| | ∑ Yes (select all applicable answers) |
| | Employee assistance program (including access to a psychologist, chaplain or counsellor) |
| | ☐ Training of key personnel |
| | A domestic violence clause is in an enterprise agreement or workplace agreement |
| | ☐ Workplace safety planning |
| | Access to paid domestic violence leave (contained in an enterprise/workplace agreement) |
| | Access to unpaid domestic violence leave (contained in an enterprise/workplace agreement) Access to paid domestic violence leave (not contained in an enterprise/workplace agreement) |
| | Access to unpaid leave |
| | ☐ Confidentiality of matters disclosed |
| | Referral of employees to appropriate domestic violence support services for expert advice |
| | ☑ Protection from any adverse action or discrimination based on the disclosure of domestic violence |
| | ☐ Flexible working arrangements |
| | Provision of financial support (e.g. advance bonus payment or advanced pay) |
| | Offer change of office location |
| | Emergency accommodation assistance |
| | ☐ Access to medical services (e.g. doctor or nurse) |
| | ☐ Other (provide details): ☐ No (you may specify why no other support mechanisms are in place) |
| | ☐ Currently under development, please enter date this is due to be completed |
| | ☐ Insufficient resources/expertise |
| | ☐ Not aware of the need |
| | ☐ Not a priority |
| | |





| 14. | Where any of the following options are available in your workplace, are those option/s available to both women |
|-----|--|
| | AND men? |

- · flexible hours of work
- compressed working weeks
- time-in-lieu
- · telecommuting
- part-time work
- job sharing
- carer's leave
- · purchased leave
- unpaid leave.

Options may be offered both formally and/or informally.

For example, if time-in-lieu is available to women formally but to men informally, you would select NO.

| X Yes, the option/s in place are available to both women | and | mer |
|--|-----|-----|
| ☐ No, some/all options are not available to both women A | AND | mer |

14.1 Which options from the list below are available? Please tick the related checkboxes.

Unticked checkboxes mean this option is NOT available to your employees.

| Managers | | Non-m | anagers |
|-------------|-------------|---|--|
| Formal | Informal | Formal | Informal |
| \boxtimes | \boxtimes | \boxtimes | \boxtimes |
| | \boxtimes | | \boxtimes |
| | \boxtimes | | |
| \boxtimes | \boxtimes | \boxtimes | |
| \boxtimes | | \boxtimes | |
| | Formal | Formal Informal Informal Informal Informal | Formal Informal Formal □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ |

| 14.3 | You may specify why any of the above options are NOT available to your employees. |
|------|---|
| | _ |

| Currently under development, please enter date this is due to be completed |
|--|
| Insufficient resources/expertise |
| Not a priority |
| Other (provide details): |
| |

14.4 If your organisation would like to provide additional information relating to gender equality indicator 4, please do so below:

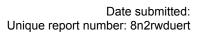
Genworth's Employee Assistance Program offers web-based resources for new parents and employees with caring responsibilities accessible for all employees regardless of location. Similarly, the Employee Assistance Program provides three free, confidential counselling services for all employees and their immediate family members.

Genworth also makes available to all

employees learning and support resources for parents and carers through our partnership with Parents@Work. Parents commencing Parental Leave get access to a portal with information available to them 24/7, as well as regular webinars and training sessions to help with the transitions from work to Parental Leave and then from Parental Leave back to work.

Gender equality indicator 5: Consultation with employees on issues concerning gender equality in the workplace

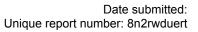
This gender equality indicator seeks information on what consultation occurs between employers and employees on issues concerning gender equality in the workplace.







| 5. | Have you consulted with employees on issues concerning gender equality in your workplace? | | | | |
|-------------|---|--|--|--|--|
| | ⊠ Ye □ No | (you may specify why you have not consulted with employees on gender equality) Not needed (provide details why): Insufficient resources/expertise Not a priority Other (provide details): | | | |
| | 15.1 | How did you consult with employees on issues concerning gender equality in your workplace? | | | |
| | | Survey Consultative committee or group Focus groups Exit interviews Performance discussions Other (provide details): The People and Culture Business Partners met with every employee during the reporting period (known as 'HR visits') to ask questions about their employment experience. This includes discussions on gender equality issues and inclusion in the workplace. | | | |
| | 15.2 | Who did you consult? | | | |
| | | All staff Women only Men only Human resources managers Management Employee representative group(s) Diversity committee or equivalent Women and men who have resigned while on parental leave Other (provide details): | | | |
| | 15.3 | If your organisation would like to provide additional information relating to gender equality indicator 5, please do so below. | | | |
| The poartic | revention. | equality indicator 6: Sex-based harassment and discrimination of sex-based harassment and discrimination (SBH) has been identified as important in improving workplace Set by the Minister, this gender equality indicator seeks information on the existence of a SBH policy and/or strategy training of managers on SBH is in place. | | | |
| 16. | Do yo | u have a formal policy and/or formal strategy on sex-based harassment and discrimination prevention? | | | |
| | | s (select all applicable answers) Policy Strategy (you may specify why no formal policy or formal strategy is in place) Currently under development, please enter date this is due to be completed Insufficient resources/expertise Included in award/industrial or workplace agreement Not a priority Other (provide details): | | | |







| | policy and/or formal strategy? |
|-----|--|
| | Yes No (you may specify why a grievance process is not included) □ Currently under development, please enter date this is due to be completed □ Insufficient resources/expertise □ Not a priority □ Other (provide details): |
| 17. | Do you provide training for all managers on sex-based harassment and discrimination prevention? |
| | Yes - please indicate how often this training is provided: At induction At least annually Every one-to-two years Every three years or more Varies across business units Other (provide details): No (you may specify why this training is not provided) Currently under development, please enter date this is due to be completed Insufficient resources/expertise Not a priority Other (provide details): |
| | 17.1 If your organisation would like to provide additional information relating to gender equality indicator 6, please do so below: |
| | |

Do you include a grievance process in any sex-based harassment and discrimination prevention formal

Other

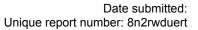
18. If your organisation has introduced any outstanding initiatives that have resulted in improved gender equality in your workplace, please tell us about them.

(As with all questions in this questionnaire, information you provide here will appear in your public report.)

Genworth achieved positive results against its diversity objectives for the 2019/2020 reporting period. Of particular note were the continued strong female representation at the Senior Management and Board levels, high uptake and satisfaction with flexible work arrangements and a strong focus on providing leadership on gender equality within and external to the Company. A few highlights in relation to our diversity and inclusion initiatives include:

Female representation in leadership

- Genworth has maintained its strong female representation at Board level, currently at 44% female representation. In December 2019, the Board approved the 2019 Diversity and Inclusion strategy which included a new Board and Senior Leadership Team gender representation target to achieve / maintain at least 40% female representation by the end of 2021. Our previous target was 30%.
- Genworth also continues to have strong female representation on our Senior Leadership Team (CEO and CEO direct reports), with our current female representation on our Senior Leadership Team at 43%. This is a positive outcome as in March 2020, Genworth appointed a new CEO, Pauline Blight-Johnston (our third successive female CEO).
- In August 2019, our previous CEO Georgette Nicholas shared a recent article where she was interviewed on what it is like being a woman in insurance, specifically sharing some insights into gender challenges in the workforce and driving diversity and inclusiveness in an organisation. The article covers considerations in creating an environment of diversity and inclusion where differences in thinking styles, experiences and backgrounds are key to making better business decisions. The article link can be found here (https://www.insurancebusinessmag.com/au/news/breaking-news/what-its-like-being-a-woman-in-insurance-176235.aspx).
- Our previous CEO Georgette Nicholas also participated in an interview with Dr Katie Spearritt through the Future Women Academy and shared some insights on the business benefits of a diverse workforce and an inclusive culture. It showcases Genworth's progressive workplace culture, ambitious gender targets and embedded flexible work policies are a key part of business and what it really takes to be a modern leader. The







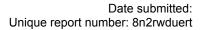
article link can be found here (https://futurewomenacademy.com/leadership/inclusive-leadership/a-ceo-on-what-it-really-takes-to-be-a-modern-leader/).

Flexibility

- Throughout the reporting period, Genworth has continued to support flexible working and encouraging uptake of flexible work arrangements throughout the organisation. In March 2019, more than half of our female employees (62% as at 31 Dec 2019) and more than a quarter of our male employees (29% as at 31 Dec 2019) have some form of formal flexible work arrangement, with many more employees working flexibly on an informal basis.
- With the rapid social and workforce changes that took place due to COVID-19 in March 2020, the organisation trialed and then implemented a working from home arrangement for nearly our entire workforce. We are pleased with the smooth transition to this new way of working and have supported employees throughout the transition to work productively and safely from home and provided resources to support their physical and mental wellbeing. In March 2020, Genworth introduced an additional two weeks of paid 'special personal leave' for those who do not have enough sick / carer's leave if they become ill or are required to care for a member of their immediate family who is ill. We have encouraged employees to discuss with their manager any flexible work arrangements if they have children and their childcare arrangements are no longer available to them e.g. earlier start times / later finish times, reduced hours or longer working days.
- In 2019, Genworth held its second annual Flex Work Week to promote flexible working across the organisation and encourage employees who did not work flexibly to trial a flexible work arrangement. The week was also used to address a number of myths in relation to employees who work flexibly. We also repeated our flexible work survey which showed an improvement in the uptake and experience of employees working flexibly since the survey was last run in 2017. Diversity and inclusion leadership within Genworth and the wider community
- In 2019, Genworth participated in the Diversity Council of Australia's second Inclusion@YourWork survey. The survey was an opportunity for Genworth to measure out employee experiences of workplace inclusion and compare our results against national benchmarks. The survey will also provide us with information on how effective our diversity and inclusion initiatives are compared to other companies in Australia. The results from the survey identified Genworth as an inclusive employer (one of only two financial services organisations to be named as such) and some of Genworth's key strengths are outlined below:
- My manager values a diverse and inclusive team 86.3% (7.5% above the average)
- I have the flexibility I need to manage work and other commitments 95% (11% above the average)
- In my team, employees are comfortable being themselves 90% (7.5% above the average)
- In my team, people treat each other with respect 92.5% (6.2% above the average)
- Genworth conducted an internal campaign providing inclusive leadership tips and resources to all managers to support diversity and inclusion in their teams.
- Two Genworth sponsored "Youth off the streets" national scholarships were awarded to two female students. These individuals, along with an additional 20 recipients have demonstrated their drive and commitment to education. The scholarship programs will support these young people on a journey of self-discovery, development of skill, growth and education.

Equality

- Genworth marked Equal Pay Day with our previous CEO, Georgette Nicholas (a WGEA Pay Equity Ambassador) sharing our own pay equity analysis with our employees. This year, our gender pay gap analysis showed on average a 5% pay gap between males and females (unchanged since 2018). This gap is explained by fewer females occupying more senior roles at Genworth.
- In 2019, Genworth increased its secondary carer's parental leave from ten days to fifteen days paid leave. This provides further support for our people to balance their caring responsibilities, particularly around the time of the birth or adoption of a child into a family.







Gender composition proportions in your workplace

Important notes:

- 1. Proportions are based on the data contained in your workplace profile and reporting questionnaire.
- Some proportion calculations will not display until you press **Submit** at step 6 on the reporting page in the portal. When your CEO signs off the report prior to it being submitted, it is on the basis that the proportions will only reflect the data contained in the report.
- 3. If any changes are made to your report after it has been submitted, the proportions calculations will be refreshed and reflect the changes after you have pressed **Re-submit** at step 6 on the reporting page.

Based upon your workplace profile and reporting questionnaire responses:

Gender composition of workforce

1. the gender composition of your workforce overall is 45.7% females and 54.3% males.

Promotions

- 2. 21.4% of employees awarded promotions were women and 78.6% were men
 - i. 11.1% of all manager promotions were awarded to women
 - ii. 40.0% of all non-manager promotions were awarded to women.
- 3. 13.2% of your workforce was part-time and 0.0% of promotions were awarded to part-time employees.

Resignations

- 4. 37.1% of employees who resigned were women and 62.9% were men
 - i. 33.3% of all managers who resigned were women
 - ii. 38.5% of all non-managers who resigned were women.
- 13.2% of your workforce was part-time and 11.4% of resignations were part-time employees.

Employees who ceased employment before returning to work from parental leave

- i. 0.0% of all women who utilised parental leave ceased employment before returning to work
- ii. 0.0% of all men who utilised parental leave ceased employment before returning to work
- iii. N/A managers who utilised parental leave and ceased employment before returning to work were women
- iv. N/A non-managers who utilised parental leave and ceased employment before returning to work were women.

Notification and access List of employee organisations: Genworth Financial Mortgage Insurance Pty Limited CEO sign off confirmation Name of CEO or equivalent: Pauline Blight-Johnston CEO signature: Date: