



Genworth
Financial

Quick Market Intelligence Claims LTC Statistics

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Quick Market Intelligence Claims Statistics

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Definitions & Scope

- Source* - Experience System Data Base as of 2004 Q2
 - Calypso Claim System as of 9/24/2004
- Products Included: All GE Indemnity and Reimbursement products
- Earliest policy effective date is 12/01/1974
- Claim Length = latest claim benefit date – earliest claim benefit date + projected future length of stay for open claims
- Claims Included = Claims with monies paid or with the expectation that payments will be made or with status in payment or status in pending Elimination Period/Deductible Period.

*Long term care insurance claims for policies underwritten by General Electric Capital Assurance and GE Capital Life Assurance Company of New York.



Top 5 Claim Types By Number Of Claims Filed Based On All Claims Filed 12/1/1974 Through 9/24/2004

<u>Rank</u>	<u>Primary Diagnosis</u>	<u>No. of Claims</u>	<u>% of Total Claims</u>
1	Dementia (Alzheimer's, Senility)	15,630	23.6
2	Stroke	7,029	10.6
3	Fractures – Other	3,510	5.3
4	Hip Fractures	2,948	4.4
5	Heart / Congestive Failure	2,402	3.6
	All Diagnoses	66,228	100



Top 5 Claim Types By Benefits Paid Based On All Claims Filed 12/1/1974 Through 9/24/2004

<u>Rank</u>	<u>Primary Diagnosis</u>	<u>Benefits Paid (MM)</u>	<u>Percent</u>
1	Dementia (Alzheimer's, Senility)	\$921.8	36.6
2	Stroke	\$367.4	14.6
3	Parkinson's Disease	\$98.5	3.9
4	Hip Fracture	\$93.1	3.7
5	Fractures – Other	\$75.5	3.0
	All Diagnoses	\$2,520.7	100



Oldest & Youngest Claimants At Time Of Claim Based On All Claims Filed 12/1/1974 Through 9/24/2004

<u>Description</u>	<u>Age</u>	<u>Diagnosis</u>
Oldest	105	Dementia (Alzheimer's, Senility)
Youngest	37	Motor Vehicle Accident
	37	Spinal Stenosis
	37	Neurotic/Psychoneurotic (Depression)
	37	ALS/Motor Neuron Disease



Average Length & Longest Claim Based On All Claims Filed 12/1/1974 Through 6/4/2004

<u>Benefit Type</u>	<u>Average Length (Days)</u>	<u>Longest Claim</u>
Assisted Living Facility	1079	10 Yrs / 5 Mo
Home Health Care	523	10 Yrs / 7 Mo
Nursing Home	721	14 Yrs / 5 Mo
All Benefits	690	14 Yrs / 5 Mo



Claim Count Distribution By Benefit Type For Reimbursement Policies Based On All Initial Claims Filed 12/1/1974 Through 6/4/2004

<u>Benefit Type</u>	<u>Number of Claims</u>	<u>Percent of Total</u>
Assisted Living Facility	2,023	10.6
Home Health Care	14,911	77.9
Nursing Home	2,152	11.2
Other	67	0.3

