

Split Premium Refund Schedule G

Refund required under Homeowners Protection Act of 1998.

Genworth Mortgage Insurance Corporation

Unearned Premium Schedule for Split Premium Plans

Instructions for Use

- Using the table at right, choose the row representing the number of certificate months in force.
- Select % premium refunded under appropriate column and multiply by the premium paid to calculate the refunded amount.
- HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium, if any, using the table at the right will be required.

For Term to 78 products, all premium is considered earned when the loan reaches 78% LTV.

For more information call the
ActionCenter® at 800 444.5664.

* Percentage of upfront premium refunded if the policy is cancelled. Refund will also include any unearned monthly premium if the policy is cancelled.

** Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

% of Premium Refunded		% of Premium Refunded	
Certificate Months In Force**	% of Premium Refunded*	Certificate Months In Force**	% of Premium Refunded*
1	99.306%	38	47.917%
2	97.917	39	46.528
3	96.528	40	45.139
4	95.139	41	43.750
5	93.750	42	42.361
6	92.361	43	40.972
7	90.972	44	39.583
8	89.583	45	38.194
9	88.194	46	36.806
10	86.806	47	35.417
11	85.417	48 (4 Yrs)	34.028
12 (1 Yr)	84.028	49	32.639
13	82.639	50	31.250
14	81.250	51	29.861
15	79.861	52	28.472
16	78.472	53	27.083
17	77.083	54	25.694
18	75.694	55	24.306
19	74.306	56	22.917
20	72.917	57	21.528
21	71.528	58	20.139
22	70.139	59	18.750
23	68.750	60 (5 Yrs)	17.361
24 (2 Yrs)	67.361	61	15.972
25	65.972	62	14.583
26	64.583	63	13.194
27	63.194	64	11.806
28	61.806	65	10.417
29	60.417	66	9.028
30	59.028	67	7.639
31	57.639	68	6.250
32	56.250	69	4.861
33	54.861	70	3.472
34	53.472	71	2.083
35	52.083	72 (6 Yrs)	0.694
36 (3 Yrs)	50.694	73	0.000
37	49.306		

Information is accurate as of date of printing/posting and subject to change without notice. Product availability is based on property location. May not be available in all states.