

Article from:

Reinsurance News

August 2008 – Issue No. 63

Howe, managing director, head of Life & Health Risk Management for Swiss Re Life & Health (London), gave their perspectives on the longevity markets in the United States and the United Kindgom respectively. Bob Howe, who is chief risk officer for Swiss Re's life and health business worldwide, described how the private sector in the United Kingdom is waking up to the impact of mortality improvement rates of 3 to 4 percent per year, and the resulting impact on provisions for pension schemes.

Bob Diefenbacher, senior vice president, Life & Structured Reinsurance, Manulife Re, led a provocative discussion designed around a number of case studies highlighting some of the current issues in underwriting and treaties, entitled "My Treaty Says What?"

ReFocus also served as a good opportunity for direct writers and life reinsurance executives to meet with clients, and network with industry peers.

The 2008 ReFocus Conference was co-chaired by Craig Baldwin of Transamerica Reinsurance and Mel Young of RGA Re, who led astrong organizing and program committee and produced a superb conference.

Copies of the conference's various presentations can be found on the ReFocus Web site at: www.refocusconference.com.

The 3rd annual ReFocus meeting will be held at the Four Seasons Hotel at the Mandalay Bay Resort, Las Vegas, on March 1-3, 2009. See The Future First and join us at ReFocus '09. **



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INDUSTRY LEGENDS HONORED AT REFOCUS

ive industry leaders who have made significant contributions to the life insurance and life reinsurance industry were honored with the Insurance Legends award at ReFocus 2008, the premier conference for reinsurance industry professionals.

The 2008 honorees are James C.H. Anderson, former president of Tillinghast; Charles (Chuck) M. Beardsley, retired chairman of Booke and Company; David R. Carpenter, retired chairman and CEO of TransAmerica Life Companies; Ian M. Rolland, retired chairman, Lincoln National Corporation; and Sy Sternberg, chairman of the board & CEO, New York Life Insurance Co.

"This elite group of individuals have left an indelible mark on the life insurance and reinsurance industries," said American Council of Life Insurers (ACLI) president and CEO Frank Keating, who presented the awards at the ReFocus conference. "This award is in gratitude for their service and a tribute to their leadership, intellect and significant contributions to our industry."

The ReFocus conference, which is sponsored by ACLI and the Society of Actuaries, brings together top executives from the life insurance and life reinsurance industries. The 2008 meeting, which attracted over 300 attendees, featured CEOs from prominent global companies who addressed key domestic and international issues affecting life insurers and life reinsurers. Concurrent sessions and discussion groups explored vital industry topics including longevity, capital management, securitization, distribution oversight, life settlements, underwriting and medical breakthroughs. **