



20th Annual Banquet

Chinese American Insurance Association

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Title Sponsor

CNA

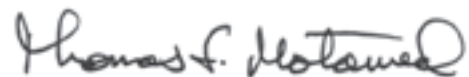
The image is a traditional Chinese painting. The top half features a dark blue night sky with a large, bright, yellowish-white full moon and several wispy white clouds. A solid red horizontal band spans the middle of the image, containing the text "NEW YEAR. NEW BEGINNINGS." in white, bold, sans-serif capital letters. The bottom half of the image shows a brown rabbit with long ears and whiskers, looking upwards towards the moon. The rabbit is positioned in the foreground, with its body angled slightly to the right. In the background, there is a landscape with green mountains, a small red temple with a traditional Chinese roof, and a body of water. The overall style is reminiscent of traditional Chinese ink and wash painting, with a focus on natural elements and a sense of tranquility.

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A handwritten signature in black ink that reads "Thomas F. Motamed".

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資料來源：安聯獨立第三方2010年7月13日的評級報告。
3. 資料來源：台灣圓桌協會，以美國圓桌協會為全球圓桌協會財務服務業務最優秀人士組成的國際性獨立機構，它是由國際上超額壽險銷售量為基準的標準。

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MARSH

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STATE OF NEW YORK
INSURANCE DEPARTMENT
25 BEAVER STREET
NEW YORK, NEW YORK 10004

Andrew M. Cuomo
Governor

James J. Wynn
Superintendent

March 3, 2011

I am honored to join you to celebrate the two decades of service of the Chinese American Insurance Association (CAIA) and salute your Honoree, Thomas F. Motamed, the distinguished Chairman and Chief Executive Officer of CNA Financial.

Tom Motamed is the extraordinary leader of one of the oldest and most respected companies in the field of insurance. He has used his enviable skills as a communicator, business strategist and team-builder to chart the growth of performance-oriented organizations which are global business leaders and have earned the trust and respect of tens of thousands of customers.

Since 1990, the CAIA and its members have distinguished themselves by providing outstanding service and leadership in fostering the growth of the insurance business in New York's strong, robust Chinese-American community.

By providing the life, health, property and casualty insurance products our citizens use to secure the future of their families and businesses, CAIA members help ensure that the Chinese-American community is a vital part of the rich fabric of New York life. CAIA also performs an invaluable role in educating the members of the community about how insurance products can be used to protect their business and personal assets.

So, I congratulate Tom Motamed as the Honoree of the CAIA and I commend the CAIA on its continued success in serving the citizens of New York City and the Empire State.

Sincerely,

A handwritten signature in dark ink, appearing to read "James J. Wynn".
James J. Wynn
Superintendent

PROGRAM



5:30 PM Registration & Cocktails

6:45 PM Lion Dance

7:00 PM Greeting and Introduction

Stephen Boon – Banquet Chair

Welcome Remarks and Introduction of the Board of Directors

Benjamin Li – President

Presentation of Scholarship Award

Bette Mui – Immediate Past President

Acknowledgement of Special Guests

Lynn Guan – Secretary

7:30 PM Dinner

8:00 PM Introduction of the Honoree – Tom Motamed

Stephen Boon – Banquet Chair

8:30 PM Presentation of Commemorative Plaques

Benjamin Li – President

Richard Hsia – Vice President

Lynn Guan – Secretary

Bette Mui – Immediate Past President

Edward Louie – Treasurer

9:00 PM Closing Remarks

Stephen Boon – Banquet Chair



THE CITY OF NEW YORK
OFFICE OF THE MAYOR
NEW YORK, NY 10007

March 3, 2011

Dear Friends:

It is a great pleasure to welcome everyone to the Chinese American Insurance Association's 20th Annual Chinese New Year Banquet.

Over the past year, New York City has been leading the country in private sector job growth. Our economy has grown faster than any other major American city's—and none of that growth has come on Wall Street. We're creating new jobs in the insurance and risk management business, spurring private investment, and building confidence in our City's future thanks to the hard work of professionals like the members of CAIA. Together, we look forward to seeing our efforts pay dividends for people across the five boroughs throughout the Year of the Rabbit.

On behalf of New York City, I'm proud to join you in applauding tonight's honoree, Tom Motamed, as well as all the insurance industry leaders committed to keeping our City moving forward. Best wishes for an enjoyable evening and continued success.

Sincerely,

A handwritten signature in black ink, reading "Michael R. Bloomberg".

Michael R. Bloomberg
Mayor

HONOREE

Tom Motamed



Tom Motamed is Chairman and Chief Executive Officer of CNA Financial, the seventh largest U.S. commercial lines insurer and the 13th largest U.S. property and casualty insurer. He assumed this position in January of 2009, after retiring from The Chubb Corporation as Vice Chairman and Chief Operating Officer.

Tom's 31-year career at Chubb began in 1977, when he joined the company as a Claims Trainee. For 10 years, he held various claims management positions, including Managing Attorney In-house Counsel, Litigation Manager, and National Claim Audit Manager. He subsequently served in the company's field organization in an array of positions, including Marketing Manager, Branch Manager, and Western Zone Officer. Tom assumed the position of Executive Vice President and Chief Operations Officer in December 1997. He was elected to the position of Vice Chairman and Chief Operating Officer in December 2002.

Tom serves on the board of directors/trustees for several organizations, including Adelphi University, After School Matters, World Business Chicago, Insurance Information Institute, and Verisk Analytics.

He graduated with a bachelor's degree from Adelphi University and received a Juris Doctor degree from Delaware Law School of Widener University.

SPONSOR ACKNOWLEDGMENTS



The Chinese American Insurance Association gratefully acknowledges the generous contributions of the sponsors for tonight's celebration.

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Congratulations to Honoree
Tom Motamed and
The Chinese American Insurance Association on
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Stephen Boon
溫健章

Sandra K. Lee
李玉坤

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PRESIDENT'S MESSAGE

Benjamin Li



Welcome to the 20th annual CAIA Gala!

First, on behalf of the Chinese American Insurance Association, the CAIA board members and I sincerely appreciate all sponsors, attendees and friends for your generous support to CAIA. This is especially valuable when the economy is still in the difficult situation and the industry is facing a lot of challenges.

Now the Rabbit - the Year of Rabbit has come to us. You may well know that rabbit in China is a symbol of cleverness, agility and adaptability. We believe that all of you must be able to take the challenges and achieve great success in the Year of the clever Rabbit!

In this year, as what we did in the last 20 years, we will continue to provide services to our community as well as our fellow Chinese Americans in the insurance industry.

A year ago we worked with the State Insurance Department and translated the Health Insurance Consumer Guide into Chinese and published it in the website. Then we translated and published Home Owner Insurance Consumer Guide into Chinese last year. To help Chinese Americans better understand what they need to do when buying different category of insurance policies, we will also translate the Life Insurance Consumer Guide into Chinese this year.

We know new blood is very important to our industry. We will continue to offer scholarships to Chinese American students majoring in insurance and finance, enable them to effectively pursue career in the industry.

Our industry has seen tremendous growth in Asia, and we have developed and maintained close relationships with both companies and insurance associations in China, Taiwan, Hong Kong and Singapore. Last year, we participated in the World Chinese Insurance Congress in Chongqing, China, and visited several insurance companies in Hong Kong and China. We through this channel share ideas and learn from our fellows in the other part of the planet.

CAIA belongs to the industry, and it belongs to the community, too. We are looking forward to getting more involvements in the community by participating more community events during the year.

Finally, CAIA would not be what it is today if we did not have your continuing support and generosity. Truly, thank you again for your efforts in a challenging year.

We wish all of you to have a wonderful year in the Year of Rabbit!

Benjamin Li, CLU, ChFC, MBA
President of the Chinese American Insurance Association



THE CITY OF NEW YORK
OFFICE OF THE PRESIDENT
BOROUGH OF MANHATTAN

SCOTT M. STRINGER
BOROUGH PRESIDENT



March 3, 2011

Dear Friends,

It is my great pleasure to congratulate the Chinese American Insurance Association on the occasion of the 20th Annual Chinese New Year Banquet.

New York is home to the largest ethnically Chinese population outside of Asia, and the Chinese American Insurance Association has served this community diligently since its inception, organizing numerous consumer education seminars on various issues including safe driving practices, health care reform and care options for senior citizens. We are grateful that organizations like CAIA are hard at work building bridges between the Chinese-American community and New York's State and City governments. Your work over the last twenty years has helped create a dynamic, successful neighborhood business community and enriched the lives of individual New Yorkers as well as the economy of our city as a whole.

Once again, congratulations on twenty years of achievement, and best wishes to all in the Year of the Rabbit!

Sincerely,

Scott M. Stringer

• Past Honorees •



2010	Maurice R. Greenberg <i>Chairman & CEO, C.V. Starr and Company</i>
2009	Mario P. Vitale <i>CEO of Global Corporate, Zurich</i>
2008	Eric R. Dinallo <i>Superintendent of Insurance, New York</i>
2007	Jay S. Fishman <i>Chairman and Chief Executive Officer The St. Paul Travelers Companies, Inc.</i>
2006	Vincent G. Vitiello <i>Chairman, CEO & President Allianz Life Insurance Company of New York</i>
2005	Eric B. Campbell <i>CLU, ChFC, CLF, EVP and Chief Distribution Officer New York Life International, LLC</i>
2004	Ray J. Groves <i>Chairman & Chief Executive Officer, Marsh, Inc.</i>
2003	Michael D. Jaffe <i>Executive VP & General Counsel, Country - Wide Insurance Company</i>
2002	Prescott S. Bush, Jr. <i>Chairman, US/China Chamber of Commerce</i>
2001	Salvatore D. Zaffino <i>Chairman & CEO, Guy Carpenter & Company, Inc.</i>
2000	Michael D. O'Halleran <i>President & Chief Operating Officer, Aon Corporation</i>
1999	Heidi Hutter <i>Chief Executive Officer, Swiss Re</i>
1998	Dennis A. Busti <i>President & CEO, Reliance National</i>
1997	Sylvester Green <i>Senior Vice President & Managing Director, Chubb & Son Inc.</i>
1996	James Duffy <i>President, St. Paul Re</i>
1995	Ted Athanassiades <i>President, MetLife</i>
1994	Edward Hanley <i>President - International Division, Cigna</i>
1993	Salvatore Curiale <i>New York State Superintendent of Insurance</i>



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Assemblyman 26th District
Queens County

March 3, 2011

Mr. Benjamin Li, President
The Chinese American Insurance Association (C.A.I.A., Inc.)
L3 Advertising Inc.
115 Bowery, 3rd Floor
New York, NY 10002

Dear President Li:

My heartiest congratulations and best wishes are with you, your members, and your distinguished honoree, Mr. Tom Motamed, Chairman & CEO of CNA as you celebrate CAIA's 20th Annual Chinese New Year Banquet tonight.

The Chinese American Insurance Association serves many vital roles for the Chinese-American community. CAIA's commitment to educating members of the community about insurance issues through its outreach programs continues to improve the quality of life of our community at large.

With every best wish for a festive, joyous and memorable evening, I remain.

Yours truly,

Edward C. Braunstein
Member of Assembly

SCHOLARSHIP PROGRAM



The CAIA Scholarship program began a number of years ago under the direction of Stephen Boon, President of CAIA at the time. An officer of the charter, Mr. James Ying was employed with China America Insurance Company (AIG) as a marine underwriter. An active member within the association, his untimely passing more than ten years ago left an indelible impression on the board. To keep his memory alive, a scholarship program for Asian American students was created.

Once again, the Board of Directors pledges its commitment of scholarship by bestowing \$5,000 to a worthy student who demonstrates need and dedication to their studies. This year, we have selected two candidates and each will receive \$2,500 to defray the costs of a college education. We proudly recognize Zongwen Tan and Ling Li Chen as the recipients of the CAIA scholarship.

Both recipients are currently attending St. John's University and pursuing a major in Actuarial Science.

Zongwen is a recipient of Academic scholarship and is on the Dean's List. Zongwen is a risk analyst of the Investment Club, vice president of the Chess Club and member of the Math and Actuarial Club

Ling Li is a recipient of the BMCC Foundation Scholarship and St. John's University Scholarship. She is a member of Phi Theta Kappa and also on the Dean's List.

We congratulate both Zongwen Tan and Ling Li Chen on their achievements and wish them both success in the future.

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Congratulates Honoree
Tom Motamed

And Wishes the
Chinese American Insurance Association
A Healthy and Prosperous Year!



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212-514-7000



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Assemblywoman 22nd District
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March 3, 2011

The Chinese American Insurance Association
115 Bowery, 3rd Fl.
New York, NY 10002



Dear members of The Chinese American Insurance Association:

It is my great pleasure to send a sincere "Congratulations!" to the Chinese American Insurance Association and all your members for 20 years of faithful and dutiful service to the community of Chinese-Americans at large. I am honored to extend my best wishes and greetings to all those gathered at the Chinese American Insurance Association's 20th Annual Chinese New Year Banquet. The Chinese American Insurance Association is a non-profit grassroots organization in the New York City Chinese-American community and has members who all share an interest in and commitment to the Chinese-American community.

The Chinese American Insurance Association has sponsored and coordinated numerous consumer education seminars which have included topics on safe driving practices, health care reform and care options for senior citizens. The Chinese American Insurance Association also enthusiastically supports efforts to improve the environment in New York City's Chinatown.

As the only Asian-American serving in the New York State Legislature, I am very encouraged by your work. Your ongoing efforts to promote a better working relationship between the Chinese-American community and New York's State and City government are to be recognized.

I would also like to congratulate tonight's honoree: Chairman & CEO of CNA, Tom Motamed.

On behalf of the New York State Assembly, I commend tonight's festive event. Everyone that is part of the Chinese American Insurance Association should be extremely proud of all their efforts. Please accept my best wishes for an enjoyable evening and continued success.

Sincerely,

Grace Meng
Member of Assembly

CAIA 2010 BANQUET PICTURES



CAIA Board of Directors with Honor Guests



2010 Honoree Maurice Greenberg with CAIA Preident, Benjamin Li and CAIA Vice President Richard Hsia

CAIA 2010 BANQUET PICTURES



2010 Honoree Maurice Greenberg



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Mr. & Mrs. Greenberg with Michael Jaffe

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Benjamin Li, CAIA President and Bette Mui, CAIA Immediate Past President

CAIA 2010 BANQUET PICTURES



CAIA Scholarship Recipients Kathleen Vuong and Robert Chin with Immediate Past President Bette Mui



Benjamin Li, CAIA President

CAIA 2010 BANQUET PICTURES



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Year of the Rabbit 2011



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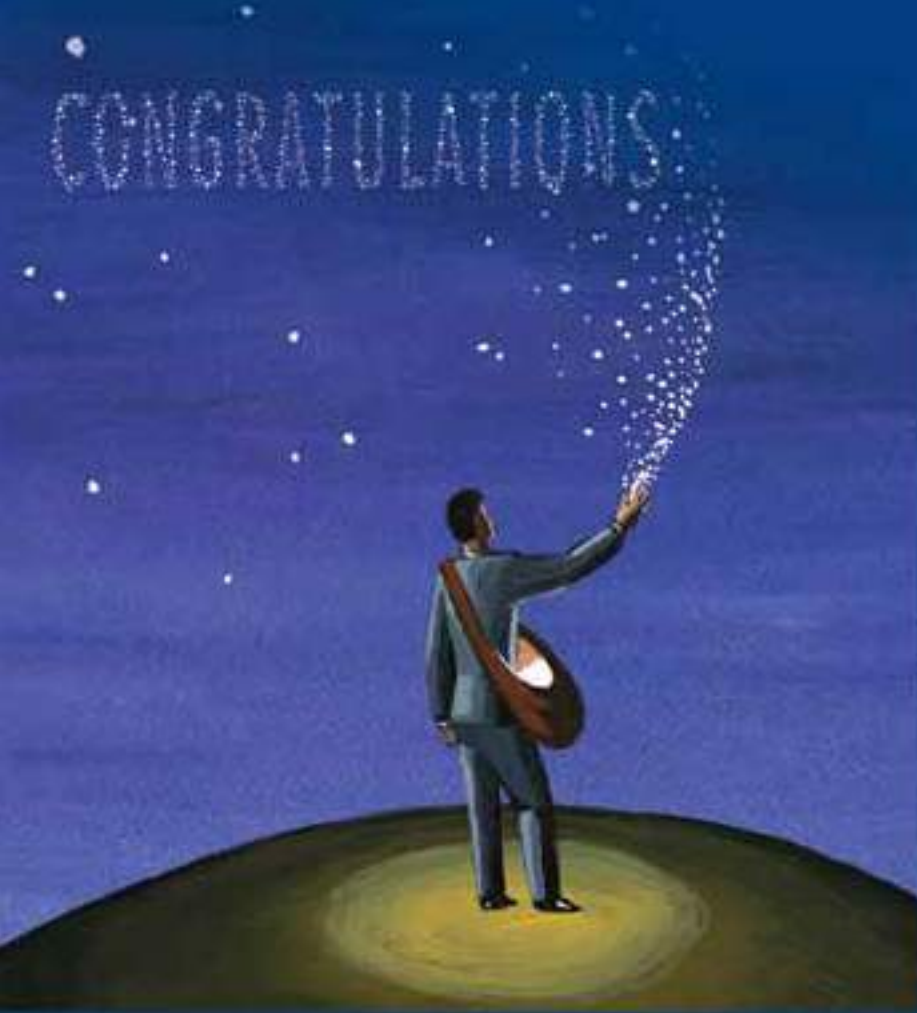
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The Chinese American Insurance Association

and salutes 2011 Honoree

Mr. Tom Motamed
Chairman & CEO of CNA



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CAIA 2010 BANQUET PICTURES



The Magic Show





Is proud to support
The Chinese American Insurance Association

And to join them in the celebration of the
Year of the Rabbit



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CAIA 2010 BANQUET PICTURES



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CAIA 2010 BANQUET PICTURES



Mr. & Mrs. Greenberg, Bette Mui, Benjmain Li



CAIA Secretary Lynn Guan



CAIA Vice President Richard Hsia, Banquet Chair



Sword Dance



Steve Boon, Honoree Maurice Greenberg, Sandra Lee



Michael Jaffe, Mr. & Mrs. Greenberg, Bette Mui, Benjmain Li

Every Bunny Needs Some Bunny

By Richard C. Hsia



It is the Year 4708, according to the Chinese lunar calendar.* Every 12 years, the Year of the Rabbit comes hip/hopping-a-long. This Year, the Year of the Rabbit leapt in on February 3rd, the day after Groundhog's Day, no matter whether the Groundhog saw its shadow, or not. Confucius says: Rabbit's foot brings good luck to all but hobbled rabbit.

Chances are really good you're a 20th Century Rabbit if born in 1903, 1915, 1927, 1939, 1951, 1963, 1975, 1987, or 1999. When born in 2011, your baby is the first 21st Century Rabbit. In any event, if you happen to be a Rabbit, you know you're pretty lucky. Have you noticed how often you somehow manage to pull a Rabbit out of a hat? If reared a Rabbit, you're probably peaceful, pleasant, and popular. Although Rabbits tend to be fast talkers, most Rabbits can also be very good listeners and are, not infrequently, all ears.

The Rabbit signifies abundance, prosperity, and all-around good fortune. Typically smart and at times rascally, Rabbits often value fecundity over profundity. It is no casual coincidence that the terms "hare" and "harem" are found in extremely close proximity. Since Rabbits are usually (or even unusually) good at multiplying and higher math, lots of rabbits have multiplied over the ages, reaching Rabelaisian proportions. Odds are some dumb bunnies abound, given this proliferation of les lapins.

There are, of course, quite a few Rabbits that have become famous, indeed, legendary. Bugs Bunny jumps to mind. Crunching on carrots (Rabbits tend to be vegetarians), the wise-cracking Bugs beats the veritable overalls off the less charismatic Peter Rabbit, in his cabbage patch, while Hare Krishna is much too righteous. No magic garden could ever grow larger, much less complete, without Alice-in-Wonderland's timeless, yet always late White Rabbit.

• *While this may seem like a long time, according to the Jewish timetable, it is the Year 5771.*

Assuming both speak the truth about their origins, this means Jews wandered in the wilderness for 1,063 years without Chinese food. The remarkable resemblance between the otherwise unrelated secular and sacred terms, respectively, "rabbit" and "rabbi" might be remarked upon by those engaged in rabbitical studies.

Through the looking glass of history, rabbits and hares have gained notoriety, rightly or wrongly, as rabble-rousers. As a proverbial thorn-in-the-side, how about Bre'r Rabbit in the brambles? Who but adults could forget the Trix Rabbit, because Trix are for kids. Nor should we forget la femme fatale Mata Hare in her ambush. Another smoldering bombshell is Jessica with Roger Rabbit, the star-crossed funny bunny and hare-brained bosom buddy who constantly sees stars. Of course, speaking of bosoms, there are the bountiful Playboy Bunnies.

Every Bunny Needs Some Bunny

By Richard C. Hsia



By the way, do you know the hair-splitting difference between hares and rabbits? Here's the nude news --- apart from somewhat divergent burrowing habits, rabbits bear their young naked, unlike hares, which are hairy at birth (some call this hirsute condition fur). In addition, the genus *Lepus lazuli* covers a wide range of cotton-tail configurations as well as varying ears in terms of comparative length and relative floppiness.

Sometimes rabbits are so fast and so smart, they can quickly outsmart themselves, like when the slow and steady tortoise won Aesop's fabled race. Thus did the ostensibly turgid turtle beat out the ultimately hapless hare, who boldly boasted about being such a rapid rabbit, but, in the end, turned out to be not so swift.

With Easter fast approaching, the glorious Easter Bunny will soon be here, with colorful Easter eggs galore.

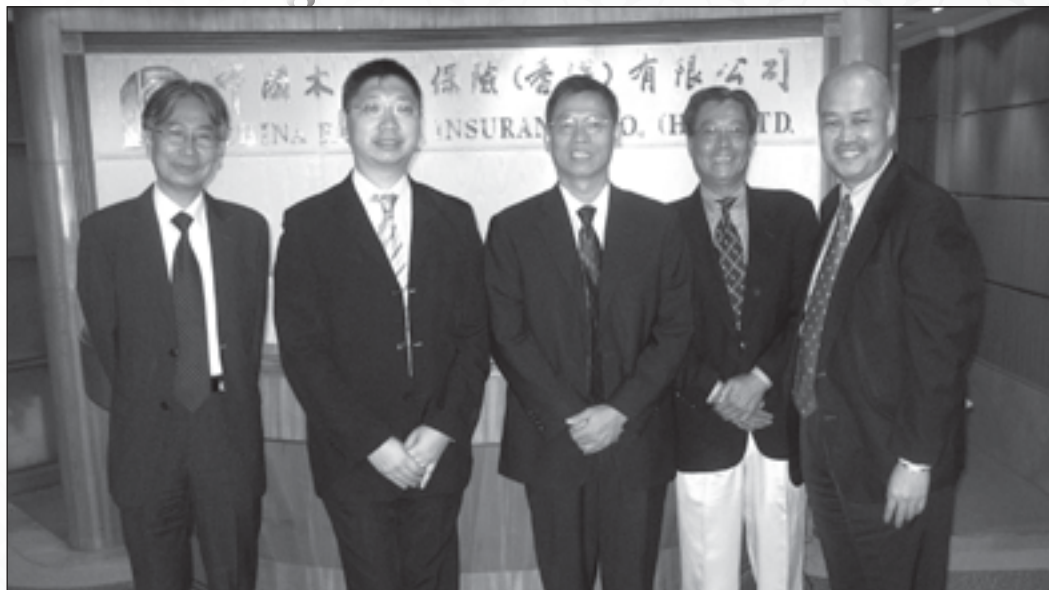
So we arrive at truly the Renaissance Rabbit and Best Bunny of all --- Uncle Funny Bunny. You may not have heard of him, since he is so self-effacing, charitable, and philanthropic. Graceful and gracious, Uncle Funny Bunny works creatively and serenely behind the scenes, making the scenes and scenery we see scenic in the purest sense. At Easter-time, Uncle Funny Bunny paints Easter eggs for children around the world to enjoy. But, in vivid contrast to Santa's clause, he does not rest the rest of the year.

Day-in and night-out, Uncle Funny Bunny's unparalleled artistry is always at work in each sunrise at dawn and every sunset at dusk. In the infinite joy of all the rainbows in the universe and all the colors of the rainbow, it's rabbit redux.

2011 Event Calendar

February 28th	Final Planning for Banquet
March 3rd	Annual Banquet
April	Banquet Review & Recommendation
May	Insurance Day with CPCU & Other Organizations
June	Networking Party & Honoree Nomination
August	Round-table with New York State Department
September	Annual Banquet Preparation
October	CE Credit
November	Scholarship Candidates Selection
December	Holiday Party

CAIA 2010 CHINA GOOD WILL TOUR



China Pacific Insurance Co. (HK). From left to right: WY Lee, Senior Manager for Marketing, Zhao Yang, Assistance General Manager, Benjamin Li, CAIA President, and CAIA Board of Directors George Tsui, James Ho



New York Life HK.

From left to right:
CAIA Board of Directors
James Ho, George
Tsui, Monica Wong,
Senior Agency Director,
Benjamin Li, CAIA
President



Life Underwriters Association of Hong Kong. From left to right: Andy Mok, Assistance Director; Jeff Wong, Vice President; Raymond Chan, President; Samuel Lau, Past President; Henry Cheng, Secretary; Kinson Lau, Vice President; Benjamin Li, CAIA President and CAIA Board of Directors James Ho, George Tsui.

CAIA 2010 CHINA GOOD WILL TOUR



SunLife. From left to Right: **Monica Wong**, Senior Agency Director of NY Life HK, **James Ho**, CAIA Board of Director, **Benjamin Li**, CAIA President, **Stephen Chiu**, CAIA Board of Director and Chief Agency Officer of SunLife HK; **George Tsui**, CAIA Board of Director, **Michael Wong**, VP of Distribution Services; **Kennis WC Hong**, AVP of Agency Development ; **Christopher Shum**, AVP of Field Monitoring Unit.

Dragon Award Meeting in Chongqing, China.

From left to right: **Raymond Chan**, President of LUAHK ; **Samuel Lau**, Past President of HKLU ; **George Tsui**, CAIA Board of Director, **Jeff Wong**, Vice President of LUAHK



CAIA President **Benjamin Li** at the welcome dinner of the World Chinese Life Insurance Congress at Chongqing, China on 8/5/2010.

From right to left: **Huang, Qifan**, Mayor of Chongqing City. **Bo, Xilai**, the highest officer of Chongqing City. **Liang, Tian Long**, Founder and Chairman of the World Chinese Life Insurance Congress.

Reinsurance in the Asia Pacific Region

By Edward Fenton, Managing Director, Guy Carpenter & Company



The Asia Pacific region has huge exposures to a wide variety of catastrophe perils. Within the large geographical range described by the region lie some of the world's most active earthquake areas, the northwest Pacific typhoon zone and numerous other localized threats of windstorm, flood, hail, snow, freeze and fire. In fact, such catastrophe exposures could be said to potentially be the "greatest" of any region of the world. These exposures generate a clear need for insurance, and in turn reinsurance, for those that have the necessary economic well-being to afford it.

Insurance Penetration

Insurance is a discretionary expense, insurance including catastrophe cover more so. Economic conditions for many of the region's 3.9 billion inhabitants do not permit the ownership of any significant assets, let alone the ability to afford insurance cover. Recent developments in micro-insurance and micro-reinsurance are going some way to address these issues. Nevertheless the fact remains that there is massive underinsurance in all but a handful of the countries of the region.

Catastrophe Reinsurance

Despite economic constraints, Guy Carpenter estimates that around 22 percent of the total catastrophe excess of loss reinsurance limit purchased in the world covers countries in the Asia Pacific region. Taking the same split, but using premium spend as the measure, the number is closer to 12 percent.

Within the region the total limit and premium purchased are heavily dominated by the traditional mature markets in Japan and Australia / New Zealand. Insurance markets in these territories are characterized by relatively high levels of insurance penetration and there is an associated significant purchase of catastrophe reinsurance from the international reinsurance markets.

There has been rapid growth of catastrophe reinsurance in many of the countries in the region over the past ten years. This growth has come for different reasons in each of the territories. For example, it has occurred in Japan, the largest buyer, because enhancements to modeling techniques, capital management practices and solvency treatment have resulted in increased demand from insurers. This development confounds the prediction that the 2000-2002 series of mergers in the industry would result in decreased demand. Growth has also come in the developing economies of the region, notably China, where rapid growth of demand in the original market looks set to continue for some time. China accounts for about 5 percent of the region's catastrophe reinsurance in 2010. Expect the shares of limit and premium represented by the growth territories to continue to expand in the future.

Reinsurers are drawn to the region; in Japan and Australia and even more so in other countries. They see opportunities for diversifying income that are attractive. The search for this income has led many global players to set up branches or subsidiaries in Asia. We have also seen increased interest in the creation of new local players, capitalized with Asian capital and run from the region.

Reinsurance in the Asia Pacific Region

By Edward Fenton, Managing Director, Guy Carpenter & Company



In a wider context 2010 has not been an easy year for the reinsurance industry after it suffered a series of significant catastrophe losses in the international market. But there was not any large Atlantic hurricane or Pacific typhoon to make an indifferent year worse. Global catastrophe premiums are therefore likely to exceed losses for the year. On current trends most reinsurers will report profits for 2010, albeit reduced ones compared to 2009. Finally, capital remains abundant in the industry.

Against such a background, there was little chance that rates for catastrophe reinsurance would do anything other than to continue to soften for the 2011 renewal. Guy Carpenter's World Catastrophe Rate on Line index shows that prices softened during 2010 and have continued to go down in 2011 to date. The Asia Pacific region has tended to look to the wider world to indicate the direction of rates, if not the quantum of movement. Other than on specific loss affected layers, this market declined in line with the global trend.

An overview of reinsurance rates reveals a picture of a generally softening market on an overall basis, with ample reinsurer capacity available for most lines. But beneath this generality lies a range of experiences for individual reinsurance buyers, according to the class of business, their own loss record and the territorial scope. In many cases, reinsurance purchasing strategies in a softening market were one of the few places buyers could turn to mitigate the effect of soft conditions in original markets.

Property Lines – Reinsurance renewal at 1st January 2011

Property catastrophe rates were reduced in most territories, with exceptions only for those buyers affected by loss in 2010. The amount of reduction available for large programs in the major markets was generally limited to the single digit percentage range though, as in past soft market renewals, buyers with smaller capacity requirements, excellent records or outside of key zones were able to achieve greater reductions. Losses from earthquakes in New Zealand and Chile and various losses in Australia and others, caused price increase in some cases, but often only on those layers affected. There was not any broad regional hardening as the result of any loss activity. Buyers in countries neighboring those affected by loss were not themselves affected. Buyers were willing to turn to restructure or re-layer in order to help them achieve their price goals. At the quoting stage there appeared to be a resignation among reinsurers to the fact that ultimate firm order pricing would be down, and this was reflected in the fact that the average 2011 quote was relatively lower than in 2010.

The perception of a soft market is often the catalyst for buyers and their brokers to consider the chance to fix price and capacity for more than the standard annual period, and in response there was increased interest in multi-year arrangements. This interest was well publicized in the trade press in the period leading up to the renewal. Reinsurer response to multi-year offerings is very diverse, but certain markets have an appetite for such deals, and there was growth in the amount placed on a multi-year basis.

Property per risk excess of loss and pro rata renewals generally saw declining rates, moderated by individual results. Capacity was sufficient.

Reinsurance in the Asia Pacific Region

By Edward Fenton, Managing Director, Guy Carpenter & Company



Focus on China

A rationalized market environment and strong economic conditions have led to market stability in China. Primary rates remained stable, though those for engineering have increased. For catastrophe lines, high economic losses from the floods in the middle of 2010 – reaching USD51 billion – did not have an impact on insurance and reinsurance rates: a low level of insurance penetration kept insured losses contained. A late renewal season saw catastrophe buyers looking for reductions in the range of 5 percent to 15 percent. Capacity was generally plentiful for excess of loss placements. Renewals of property pro rata treaties are always the subject of detailed negotiations: in the end commissions largely remained at expiring levels while increases have been achieved for a few better performing programs. Capacity for these is stable with modest increases for some programs.

For the coming year, look for further increases in insurance penetration as a decade-long trend of 20 percent annual premium growth appears likely to continue. Insurance growth should be matched by accompanying rises in demand for reinsurance.

There is tremendous opportunity for those seeking growth opportunities. Guy Carpenter specialists have a deep understanding of the China and Asia Pacific markets. We invite you to engage in discussion with us.



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◉ WHAT IS YOUR SIGN? ◉



Background Information:

The Chinese lunar calendar is the longest chronological record in the history, dating from 2637 B.C. when the first cycle of the zodiac was introduced. One complete cycle takes 60 years and is made up of five simple cycles of 12 years each. The 78th cycle started on February 1984, and will end on February 2044. Twelve animals were assigned to each of the 12 years when, according to legend, the Lord Buddha summoned all the animals to come to him before he departed from Earth. Only twelve animals came to bid him farewell. As a reward, he named a year after each one in the order that it arrived. First came to Rat, then the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Sheep, Monkey, Rooster, Dog and Pig. Thus, we have the twelve animal signs of Today. The animal ruling the year in which you were born exercises a profound influence on your life. "This is the animal that hides in your heart".



The Year of The Rabbit

1927, 1939, 1951, 1963, 1975, 1987, 1999, 2011

People born in the Year of the Rabbit are kind, warm, sweet, affectionate, friendly, articulate, talented, and ambitious. They are virtuous, reserved, and have excellent taste. Rabbits are admired, trusted, and are often financially lucky. They are fond of gossip, but are tactful and generally kind. Rabbits seldom lose their temper. They are clever at business and being conscientious. They never back out of a contract that they decide to sign. Call them cautious or call them timid, Rabbits will undertake nothing before they have weighted the pros and cons from every angle. That is probably why they are doing well in their work. And yet, unless they abandon their conservative nature, and become more aggressive, they will probably live a normal and average life. They are most compatible with those born in the years of the Sheep, Pig, and Dog.

Some Rabbits: Confucius, Rudolph Nureyev, Queen Victoria, Orson Welles, Jan Yolen

WHAT IS YOUR SIGN?



The Year of The Rat 1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008

People born in the Year of the Rat are clever, curious, imaginative, charming and truly generous to the person they love. They work hard to achieve their goals, aspire for wealth, and are likely to be perfectionists. They are however, prudent with their money. Those born in this year have a tendency to be quick-tempered and overly critical. They have high ambitions and are generally very successful. Rats are risk takers, but they always calculate the risks precisely before leaping into action. They are most compatible with people born in the years of the Dragon, Monkey, and Ox.

Some Rats: Charlotte Bronte, William Shakespeare, George Washington, Catherine I

The Year of The Ox 1913, 1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009

People born in the Year of the Ox are patient, speak little, and inspire confidence in others. They tend, however, to be eccentric, and opinionated, and anger easily with their fierce tempers. Despite their lacks of oral communication, when they do speak their words are quite eloquent. Oxen are mentally and physically alert. Generally easy-going, they can be remarkably stubborn, and hate to fail or be opposed. They are also hard-working and persistent. They can stick to a task longer and harder than anybody else. Oxen are observant; they have remarkable memories and are good at reporting on absolutely everything that their eyes perceive. They are most compatible with Snake, Rooster, and Rat people.

Some Oxen: Walt Disney, Clark Gable, Richard Nixon, Rosa Parks, Vincent Van Gogh

The Year of The Tiger 1914, 1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010

Tigers are sensitive, given to deep thinking and capable of great sympathy. They are daring fighters, capable of standing up to the bitter end for what they think is right. However, they can be extremely short-tempered. Other people have great respect for them, but sometimes Tigers come into conflict with older people or those in authority. They are suspicious of others, but they are courageous and powerful. Although they love adventures, and are addicted to excitement, it is better not to challenge a Tiger's confidence. They like being obeyed and not the other way around. Tigers are most compatible with Horses, Dragons, and Dogs.

Some Tigers: Dwight D. Eisenhower, Marilyn Monroe, Marco Polo, Beatrix Potter

WHAT IS YOUR SIGN?



The Year of The Dragon 1916, 1928, 1940, 1952, 1964, 1976, 1988, 2000

People born in the Year of the Dragon are healthy, brave, honest, sensitive energetic, enthusiastic, optimistic, ambitious, aggressive, and determined in action. Dragons are idealists and perfectionists. They really enjoy starting new things and being in full control of them. They are also short-tempered, and stubborn, but inspire confidence and trust. Although the Dragons tempers are hot, they can be witty, funny and generous to their friends, so most people look up to them. When Dragons enter a gathering, this popular character ignites the room. They are compatible with Rats, Snakes, Monkeys, and Roosters.

Some Dragons: Susan B. Anthony, Joan of Arc, John Lennon, Florence Nightingale

The Year of The Snake 1917, 1929, 1941, 1953, 1965, 1977, 1989, 2001

People born in the Year of the Snake are romantic, charming, and deep thinking. They say little and possess great wisdom. They never have to worry about money; they are financially fortunate. Snakes are often quite vain, selfish, and a bit stingy. Yet, they have tremendous sympathy for others and try to help those less fortunate. Snakes tend to overwork, since they have doubts about other people's judgment and prefer to rely on themselves. They are determined in whatever they do and hate to fail. Although calm on the surface, they are intense and passionate. Snakes are usually good-looking and sometimes have martial problems because they are fickle. They are most compatible with the Ox and Rooster.

Some Snakes: Liz Claiborne, Elizabeth I, Carole King, Martin Luther King, Abraham Lincoln

The Year of The Horse 1918, 1930, 1942, 1954, 1966, 1978, 1990, 2002

People born in the Year of the Horse are popular, hardworking, aggressive, ambitious and intelligent. They are cheerful, skillful with money, and perceptive, although they sometimes talk too much. They are wise, talented, good with their hands, and sometimes have a weakness for members of the opposite sex. They are impatient and hot-blooded about everything except their daily work. They like entertainment and large crowds. They are very independent and rarely listen to advice. No matter how integrated they seem to be, the Horses' inner self remains powerfully rebellious. Although they have boundless energy and ambition, they Horses have a hard time belonging. In general, the Horses are gifted, but in truth they are really more cunning than intelligent, and they know that. That is probably why most of them lack confident. They are most compatible with Tigers, Dogs, and Sheep.

Some Horses: Louisa May Alcott, Chopin, Ella Fitzgerald, Aretija Franklin, Teddy Roosevelt

The Year of The Goat (Sheep, Ram) 1919, 1931, 1943, 1955, 1967, 1979, 1991, 2003

People born in the Year of Goat are elegant and highly accomplished in the arts. At first glance, they appear to be better off than those born in the Zodiac's other years. But the Goats are quite shy, pessimistic, hesitant, and over-anxious. They are always passionate about what they do and what they believe in. They have remarkable strength and have patience in searching out facts and analyzing details when there is a good reason. If a reason is missing, they can be very lazy and almost daydreamers. Their good manners and charms always bring many admirers and friends. The Goats never have to worry about having the best in their life for their abilities make money for them, and they are able to enjoy the creature comforts that they like. They are wise, gentle, and compassionate. They are compatible with Rabbits, Pigs, and Horses.

Some Goats: Rachel Carson, Michelangelo, Rudolph Valentino, Barbara Walters

WHAT IS YOUR SIGN?



The Year of The Monkey 1920, 1932, 1944, 1956, 1968, 1980, 1992, 2004

People born in the Year of the Monkey are the erratic geniuses of the cycle. They are clever, skillful, and flexible. Monkeys are strong-minded thinkers, planners, calculating and manipulative. They love to play with things and ideas, trying new things out and changing them until they work. They are remarkably inventive and original and can solve the most difficult problems with ease. There are few fields in which Monkey people wouldn't be successful, but they have a disconcerting habit of being too agreeable. They want to do things now, and if they cannot get started immediately, they become discouraged and sometimes leave their projects. Although good at making decisions, they tend to look down on others. Having common sense, Monkey people have a deep desire for knowledge and have excellent memories. Monkey people are strong willed, but their anger cools quickly. They are most compatible with the Dragon and Rat.

Some Monkeys: Julius Caesar, Bette Davis, Diana Ross, Elizabeth Taylor, Eleanor Roosevelt

The Year of the Rooster 1921, 1933, 1945, 1957, 1969, 1981, 1993, 2005

People born in the Year of the Rooster are deep thinkers, capable, and talented. They like to be busy and are devoted beyond their capabilities and are deeply disappointed if they fail. They are alert, sober, conservative, powerful, decisive, and intelligent. They are brave and confident in work and life and willing to move toward new horizons. The Roosters are hard working, astute, and definite in decision making, often speaking their mind loud and sound. The Roosters' emotions like their fortunes, swing very high to very low. They can be selfish and too outspoken, but are always interesting and can be extremely brave. The main virtue in the Roosters' character is loyalty; thus, they make devoted friends. They always keep their promises and are always true to their word. They are most compatible with Ox, Snake, and Dragon.

Some Roosters: Virginia Apgar, Catherine the Great, Groucho Marx, Peter Ustinov

The Year of The Dog 1922, 1934, 1946, 1958, 1970, 1982, 1994, 2006

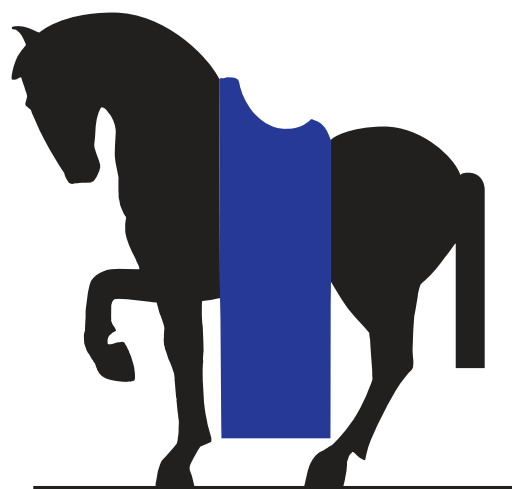
People born in the Year of the Dog possess the best traits of human nature. They have a deep sense of loyalty, are honest, and inspire other people's confidence because they know how to keep secrets. But the Dogs are somewhat selfish, terribly stubborn, and eccentric. They care little for wealth, yet somehow always seem to have money. They can be cold emotionally and sometimes distant at parties. They can find fault with many things and are noted for their sharp tongues. The Dogs make good leaders and they are faithful to those they love. They are compatible with those born in the Years of the Horse, Tiger, and Rabbit.

Some Dogs: Cher, Bill Clinton, Shirley McLaine, George Gershwin, Hervert Hoover

The Year of The Boar (Pig) 1923, 1935, 1947, 1959, 1971, 1983, 1995, 2007

People born in the Year of the Pig are chivalrous and gallant. Whatever they do, they do with all their strength. They are born to give, to yield and to serve; they constantly sacrifice their own happiness and comfort for the sake of somebody else. They have tremendous fortitude and great honesty. They don't make many friends but for the ones that they do, they make for life. Anyone having a Boar Year friend is fortunate because they are extremely loyal. They don't talk much but have a great thirst for knowledge. They study a great deal and are generally well informed. The Boars are quick temper, yet they hate arguments and quarreling. They are kind to their loved ones. No matter how bad problems seem to be, the Boars try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Sheep.

Some Boars: Ernest Hemingway, Lucille Ball, Mahalia Jackson, Elizabeth Cady Stanton



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Consistency drives our client relationships - in our actions, values, methods and principles. Our fiduciary relationship with clients is paramount. We inspire confidence in every aspect of our interaction with their customers, insureds, claimants, vendors and attorneys. It's how we deal with people. It's what you can expect. It's who we are.

CLIENT FOCUS

Customer service is the absolute core of our claims management services. Every employee is dedicated to key objectives in critical areas - prompt contact, adherence to specific timelines, and meeting customer-specific claim directives. Our goal will always be to safeguard claims and guide examiners to carefully-considered actions.

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