

CAIA 21st Annual Banquet

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The Chinese dragon symbolizes potent power, strength and good luck, and the Year of the Dragon is considered to be the luckiest of the Chinese calendar. We thank the Chinese American Insurance Association for honoring our President and CEO, Bob Benmosche, in such a pivotal year, and we hope our performance in the New Year lives up to all of the possibilities the dragon represents.

AIG's businesses are proud to support the CAIA. On behalf of our thousands of employees around the globe, Happy New Year! Thank you for inviting AIG to be part of this annual celebration.

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Proclamation

Whereas, the Empire State appreciates our thriving Asian and Pacific Islander communities and their rich and wonderful heritage, and all New Yorkers join to celebrate one of the most important and time-honored traditions on January 23, 2012, welcoming Lunar New Year Day 4710; and

Whereas, according to the lunar calendar, this new year hails the arrival of the "Year of the Dragon," the fifth sign represented in the zodiac, with the dragon symbolizing power, luck, success, and happiness; and

Whereas, the Lunar New Year invites people to celebrate one of the most distinct and ancient traditions of Asian and Pacific Islander communities, as families and friends take the opportunity to pay respect to their ancestors and give thanks to their community with festivals, parades, and joyful gatherings of all sizes that preserve and enrich this proud legacy of a cherished heritage; and

Whereas, New Yorkers recognize that our vibrant Asian and Pacific Islander communities contribute daily to the strength of America and add to our state's reputation as a center of cultural diversity and richness; events taking place throughout Lunar New Year 4710 provide an opportunity for all to experience the unique culture of the Asian and Pacific Islander communities and join in hopeful anticipation of the year to come; and

Whereas, the Lunar New Year is a time of reunion and thanksgiving, with the promise of a future filled with peace and prosperity, and it is fitting for all New Yorkers to join in spirit with our Asian and Pacific Islander communities as they celebrate and welcome Lunar New Year 4710;

Now, Therefore, I, Andrew M. Cuomo, Governor of the State of New York, do hereby proclaim January 23, 2012 as

LUNAR NEW YEAR DAY

in the Empire State.



Given under my hand and the Privy Seal of the State
at the Capitol in the City of Albany this eleventh
day of January in the year two thousand twelve.

A handwritten signature in black ink, appearing to read "Andrew M. Cuomo".

Governor

A handwritten signature in black ink, appearing to read "Lawrence Schwartz".
Secretary to the Governor

DRAGON PROGRAM



2:00 - 4:30 PM **EDUCATIONAL SEMINARS**

5:30 PM **REGISTRATION & COCKTAILS**

6:45 PM **LION DANCE**

7:00 PM **GREETING AND INTRODUCTION**
JAMES HO - BANQUET CHAIR

**WELCOME REMARKS AND INTRODUCTION
OF THE BOARD OF DIRECTORS**

BENJAMIN LI - IMMEDIATE PAST PRESIDENT
RICHARD HSIA - PRESIDENT

ACKNOWLEDGEMENT OF SPECIAL GUESTS
LYNN GUAN - VICE PRESIDENT

7:15 PM **DINNER**

7:45 PM **INTRODUCTION OF THE HONOREE - ROBERT H. BENMOSCHE**
JAMES HO - BANQUET CHAIR

8:15 PM **PRESENTATION OF SCHOLARSHIP AWARDS**
BETTE MUI - PAST PRESIDENT

8:30 PM **PRESENTATION OF COMMEMORATIVE PLAQUES**
RICHARD HSIA - PRESIDENT
LYNN GUAN - VICE PRESIDENT
DAVID LOUIE - SECRETARY
EDWARD LOUIE - TREASURER

9:30 PM **CLOSING REMARKS**
JAMES HO - BANQUET CHAIR



STATE OF NEW YORK
OFFICE OF THE STATE COMPTROLLER
110 STATE STREET

March 8, 2012

Benjamin Li, President
Chinese American Insurance Association
c/o L3 Advertising Inc.
115 Bowery, 3rd Floor
New York, NY 10002



Dear Friends:

Greetings to all those gathered this evening for the 21st Annual Chinese New Year Banquet hosted by the Chinese American Insurance Association to welcome the Year of the Dragon. Since 1990, CAIA has worked to support the advancement of Chinese-American insurance professionals in the industry, and to educate the public about the effective use of insurance products.

Bringing together professionals from the life, health, property and casualty insurance sectors, the Chinese American Insurance Association has a strong, abiding commitment to the Chinese-American community. CAIA has sponsored numerous consumer education seminars on topics ranging from safe driving to healthcare reform, and takes part in efforts to enhance the quality of life in New York's Chinatown while cultivating positive working relationships with government officials. The dedicated officers, board and members of the Chinese American Insurance Association are upholding the highest professional standards and enriching the entire community.

Best wishes for a joyful celebration and continued success.

Sincerely,

A handwritten signature in dark ink, appearing to read "Tom DiNapoli".

Thomas P. DiNapoli
State Comptroller

HONOREE

Robert H. Benmosche



Robert H. Benmosche joined American International Group, Inc. as President and Chief Executive Officer in August 2009, when he was also elected to the AIG Board of Directors. Mr. Benmosche retired as Chairman and Chief Executive Officer of MetLife, Inc. in 2006 after an eleven-year career during which he led the transition of MetLife from a mutual to a public company in April 2000. Since then, MetLife has risen to be the largest life insurer in North America. During Mr. Benmosche's tenure, MetLife acquired General American and Traveler's Life and Annuity. He joined MetLife as an Executive Vice President in 1995 to direct the merger of New England Mutual with MetLife, and to head MetLife's Individual Sales force and Retail Product Development. Mr. Benmosche was President and Chief Operating Officer from 1997 until he was named Chairman of the Board, President, and Chief Executive Officer in 1998.

Before joining MetLife, Mr. Benmosche spent more than 13 years at PaineWebber Group Incorporated, where he served in several capacities. These included Senior Vice President of Marketing, CFO of the Retail Brokerage Division, and as Executive Vice President from 1989-1995, serving as the head of Operations and Technology and Director and Sales Manager for over 1,500 retail investment advisors. He also directed the merger of Kidder Peabody into PaineWebber in 1994. Earlier in his career, Mr. Benmosche was a Chase Manhattan Bank Vice President and a staff consultant with Arthur D. Little. Mr. Benmosche received his bachelor's degree from Alfred University and served in Korea as a Lieutenant in the United States Army Signal Corps. He is a member of the Board of Directors of Credit Suisse Group AG. He has also served on the Boards of Directors of the New York Philharmonic and Alfred University. He is a native of Brooklyn, New York.

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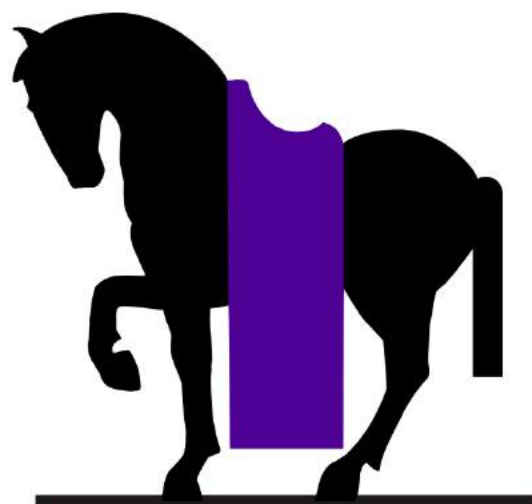
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PRESIDENT'S MESSAGE

Richard C. Hsia



On behalf of the Chinese American Insurance Association (CAIA) and its Board of Directors, we welcome everyone to the CAIA Dragon Banquet, and give thanks to all, including our many sponsors, for their participation and support, which we greatly value. The Chinese American Insurance Association is proud to have Robert H. Benmosche, CEO & President of AIG, as our Dragon Honoree, in this most auspicious Year of the Dragon. The Dragon is the ultimate symbol of Good Fortune, and it is our good fortune, indeed.

Bob Benmosche's many accomplishments at AIG (not to mention all he achieved at Met Life) are already legendary, inspiring, and worthy of admiration. He comprehended the reach and sprawl of AIG's myriad companies, including what we now know as Chartist, proceeding to bring this immense complex under command and control, changing dilemma to destiny in the process --- saving, strengthening and transforming a great enterprise --- all while working with the federal government as unlikely partner. Rather than accepting fate (AIG's or his own), he successfully challenged and changed reality for the better.

Bob Benmosche personifies the Dragon --- fierce and fearless. Like the Dragon, he is forging forward leading AIG and, given the importance of AIG and insurance in the world at large, helping to advance the insurance industry to abundance, prosperity and profitability. Led by the U.S. and China, the world is ever-changing, with a multitude of risks to be recognized, financed and managed by the dynamic insurance industry.

Dragons can move heaven and earth, and are deeply rooted in Chinese culture. In promoting both Chinese culture and the culture of insurance, CAIA serves as the leading organization unifying Chinese and other Asians working throughout the insurance industry. Via networking, scholarships and seminars, CAIA helps to build bridges and to educate the public and policymakers, as well as insurance professionals, about insurance. CAIA continues to collaborate with the Department of Financial Services, translating this year the Consumer Guide on Annuities into Chinese to enhance understanding.

The Year of the Dragon will be most propitious, and CAIA wishes everyone the blessings, bounty and creativity of the Dragon. I thank Bob Benmosche for his generosity of spirit, James Ho for his hard work as Dragon Banquet Chair, and Benjamin Li for all his leadership of CAIA this past year.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard C. Hsia".

Richard C. Hsia



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

March 8, 2012

Dear Friends:

It is a great pleasure to welcome everyone to the 21st Annual Chinese New Year Banquet hosted by the Chinese American Insurance Association.

In the Chinese Zodiac, the Dragon represents ambition, passion, and an uncompromising dedication to success. New York's Chinese American population has always been emblematic of these qualities, and we're glad to join CAIA as they celebrate more than two decades of excellence and service. Since 1990, CAIA has provided support for insurance professionals with a focus on the Chinese American community, and their dedication to the wellbeing of small businesses and entrepreneurs throughout the five boroughs has strengthened New York's economy tremendously. CAIA's educational programs have helped one of our City's strongest communities to develop the knowledge they need in order to engage fully with our City's economic and civic life, and together, we're looking forward to a New York City that is made even better by these continued efforts.

On behalf of the City of New York, congratulations to tonight's guest of honor, Robert H. Benmosche. Please accept my best wishes for an enjoyable event and continued success.

Sincerely,

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

Michael R. Bloomberg
Mayor

PAST HONOREES



2011	Tom Motamed <i>Chairman and CEO, CNA Financial</i>
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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JOHN C. LIU
COMPTROLLER

March 8, 2012

Benjamin Li
President
The Chinese American Insurance Association
115 Bowery Street
New York, NY 10002

Dear Mr. Li:

It is my pleasure to extend greetings and warm wishes to you and all those attending The Chinese American Insurance Association's 21st Annual Chinese New Year Banquet.

Throughout the years, The Chinese American Insurance Association has done outstanding work to educate members of the community about insurance issues that affect their lives. Its commitment to excellence, service and leadership has made a positive impact on all communities.

Once again, thank you for bringing us together to celebrate community and service. Please accept my best wishes for your continued success.

Sincerely,

A handwritten signature in black ink, appearing to read "JCL".

John C. Liu



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Year of the Dragon 2012



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March 8, 2012

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



Dear Chinese American Insurance Association:

It is my great pleasure to send a sincere "Congratulations!" to Chinese American Insurance Association (CAIA) and all your members for 21 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 21st Annual Chinese New Year Banquet.

The Chinese American Insurance Association is a nonprofit grassroots organization in the Chinese-American community. The Chinese American Insurance Association members consist of professionals from all aspects of life, health, property, and casualty insurance industry who all share a common interest and commitment to the Chinese-American community.

As the only Asian-American serving in the New York State Legislature, I am very encouraged by your work. Your ongoing efforts to educate members of the community about insurance issues are to be recognized.

I would also like to congratulate tonight's honoree: Robert H. Benmosche, President & Ceo of AIG.

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

Renaissance of the Misunderstood Dragon



Richard C. Hsia

Dragons are ancient, linked inexorably with antiquity and inextricably with iniquity. From the beginning of time, serpentine dragons stirred fear in the breasts of men and struck terror in the minds of women. The cause of uncontrollable hysteria throughout the ages, dragons are at once mythical and mystical.

Never kick a sleeping Dragon. Let sleeping Dragons lie. Early on in history, this lesson was quickly won (or lost) by white knights in shining armor on dashing steeds trying to rescue fair damsels in distress. Special courage, by the dumb and dumber, was required. Getting a damsel out of distress can be really dangerous, but dragon-slaying represented an extremely hazardous occupation, especially for workers compensation purposes. Dragons tend to have a terrible temper; when rudely roused from slumber, they become worst nightmares. In medieval times, clanking armor made it difficult to shuffle and sneak past a sweet-dreaming dragon without waking the dormant beast.

Yet there is majesty and beauty in this beast. Once upon a time, fire-breathing, flame-throwing dragons roamed and, indeed, ruled the earth. Cf., Godzilla. Rarely found in desert climes and disdainful of dark and dank caves, dragons liked to live royally by the sea, where they could warm waters, heat waves, bask in tropical breezes, and frolic in the ocean mists. Earth. Wind. And Fire.

All of a sudden, dragons mysteriously vanished. Perhaps they were vanquished, while asleep. Maybe they were drugged into sleepwalking and, still in their somnambulant state, victims of an all-out dragnet for dragons. Their point of departure is unknown and poorly understood. No one mourns the dragon's demise.

Nowadays, people seem far too interested in loving and saving themselves. How deep is your love? Sympathy now is for the devil, not for others in need.

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LUNAR NEW YEAR GREETINGS 4710

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ON THE OCCASION OF THE CHINESE LUNAR NEW YEAR
AND 21ST ANNUAL BANQUET CELEBRATING THE YEAR OF THE
DRAGON

This Lunar New Year, 4710, begins on the second New Moon after the Winter Solstice and, according to the lunar calendar, this year is the "Year of the Dragon." The Dragon is the mightiest of the signs on the Chinese zodiac. Dragons represent power, passion, dominance, self-reliance, and achievement. Dragons are widely known not only for making great progress and getting things done, but accomplishing its objectives in grand fashion. This celestial creature roars with innovation, enterprising efforts, and bravery. All of these admirable traits are exemplified by the Chinese American Insurance Association. I wish you the best of luck in your future endeavors.

Sincerely,

Margaret S. Chin
市議員 陳倩雯 敬賀
New York City Council Member, District-1
March 8, 2012



Renaissance of the Misunderstood Dragon



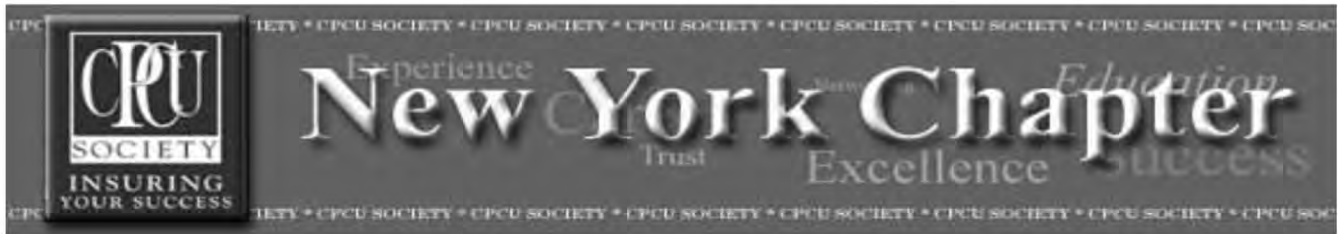
Rather than giving shelter or comfort, gimme comfort is in vogue. It is no coincidence that, after dragons disappeared from the face of the earth, romance dramatically diminished, compassion collapsed, and chivalry shriveled to the vanishing point. Poof!

Puff the Magic Dragon after all is a musical metaphor for cherished childhood, fleeting youth, and evaporating imagination. Dragons live forever, but not so little boys. As the boy becomes a man, the dragon sadly slips into its cave, making way for other toys. Forsaken and forlorn, the dragon roars no more. As tears go by, great scales fell like rain. The mighty dragon may be totally gone, but it is the young man --- grown from caring to callow to callous --- who turns out to be completely lost. Wandering. Wondering. In the Wilderness.

Enter the Year of the Dragon, 4710 by the Lunar calendar (making Y0K, Y1K, Y2K, Y3K & Y4K utterly blasé and passé). Leaping lizards in a Leap Year, this year, starting January 23, 2012. Return of the Dragon can be relentlessly predicted every 12 years in the celestial cycle, when the Dragon again comes alive. In the Orient, many believe that the Years (2012, 2000, 1988, 1976, 1964, 1952, 1940, 1928, 1916, 1904) of the Dragon, far from being evil, are the most auspicious and propitious times to be born, to work, to invest, to be alive, to care about life. Some go the extreme of asserting that it's kind of a drag not to be a Dragon.

Speaking in Lunar terms, the largest and longest Dragon in this world can be seen (and must be seen to be believed) from the Moon. It is the Great Wall of China. To climb the Great Wall is to climb upon the undulating back of a dragon. It would have been a great deal easier to construct a long, but much shorter, wall in a straight line from Outer Mongolia straight to the China Sea. Rather than a monument to humanity, the Great Wall was built in homage to the proverbial Dragon --- winding and meandering, over hills and dales, twisting and turning like a fierce and fantastic Dragon --- scaring the living daylights and nitelites out of all barbarians approaching its gates.

The Dragon rules!



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Year of the Dragon



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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 many 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 Warren Cheung and Weier Jin as the recipients of the CAIA scholarship.

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

Warren is a recipient of the St. John's University Scholastic Excellence Scholarship and the International Association of Black Actuaries Scholarship. He is on the Dean's List and a member of the Phi Eta Sigma National Honor Society. Warren is a service coordinator which arrange transportation and logistics for community service activities, participated in "Midnight Run" distributing food and clothing to the homeless, participated in Immigration Advocacy Matters services in Flushing by helping people registering for English classes, participated in Dry Harbor Nursing Home service and helped create Halloween cards, participated in the Annual NYC Mayor's Cup Wheelchair Basketball tournament and helped as a scorekeeper, participated in Relay for Life to raise cancer awareness. He is involved with peer mentor for new international students, organize events, manage budget and conduct marketing. He is also a risk management intern for major league baseball and a Student Ambassador for the undergraduate admissions for St. John's University. He is able to maintain a grade point average of 3.86 while participated in all the extracurricular activities.

Weier is a recipient of the St. John's University Scholastic Excellence Scholarship. Weier is a member of the Economics & Finance Club, Investment Club, Actuarial Club, Gamma Iota Sigma and Phi Eta Sigma. Weier participated in the Global Institute for Taxation Public Finance Research, Executive-In-Residence Program, Day on Wall Street Program, Campus Ministry Volunteer and UN Global Student Leadership Conference. Weier also did an internship this summer with Han Wisdom Actuarial Consulting and help built an actuarial model for Defined Benefit Obligation calculation using VBA programming. Weier also maintain a grade point average of 3.86.

We congratulate both Warren Cheung and Weier Jin on their achievements and wish them both success in the future.

2012 Event Calendar

January 23rd	Lunar New Year, Year of Dragon
February 6th	Final Planning for Annual Banquet
March 8th	Annual Banquet
April	Banquet Review & Recommendation
May	Insurance Day with CPCU
June	Education Seminar
July	Honoree Nomination
September	Annual Banquet Preparation
October	Education Seminar
November	Scholarship Candidates Selection
December	Holiday Party

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2011 Catastrophe Update: Historic Global Losses



By Imelda Powers

Managing Director and Julian Alovizi, Assistant Vice President, Guy Carpenter & Company

2011 was an unusually eventful year for the (re)insurance sector. In addition to the challenging economic environment and major catastrophe model updates, (re)insurers were hit by an exceptional accumulation of global natural catastrophes. Two of the most damaging earthquakes in recent times struck Japan and New Zealand early in the year, causing huge losses. Several other significant events, including devastating floods in Thailand and Australia, a record breaking tornado season in the United States and Hurricane Irene making landfall along the U.S. east coast, combined to cause insured losses of around USD108 billion in 2011¹.

Losses were more than double those recorded in 2010 and second only to 2005 when (re)insurers paid out more than USD120 billion². Natural hazards continued to be the largest source of losses in 2011 at USD103 billion, while man-made disasters cost (re)insurers USD5 billion¹. Economic losses (both insured and uninsured) are estimated to have reached a record USD350 billion, with the earthquake in Japan accounting for USD210 billion. More than 30,000 people lost their lives to worldwide disasters in 2011, including at least 16,000 people in the Tohoku earthquake.

Significant Insured Losses in 2011

At least twelve natural catastrophes resulted in insured losses of more than USD1 billion during 2011. Interestingly, the vast majority of the loss activity occurred outside of the United States, with the Asia Pacific region accounting for more than two-thirds of total insured losses. This broke the historical trend of United States-based events dictating pricing movements across the property catastrophe reinsurance market.

Figure 1 shows how significant loss activity during 2011 year-to-date compared with the significant losses of 2005³. Although both reinsured losses and overall insured losses in 2011 rivaled those of 2005, the sector responded to the situation and was sufficiently capitalized to pay claims.

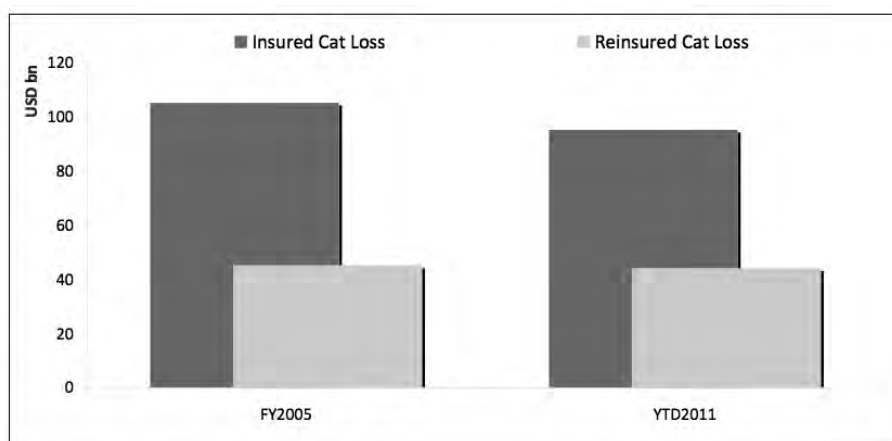


Figure 1: Comparison of Significant (Re)insured Losses in 2005 and YTD 2011 (Source: Guy Carpenter, Swiss Re)²

2011 Catastrophe Update: Historic Global Losses



Cluster of Costly International Losses

Australia sustained two major losses early in the year when floods submerged parts of Queensland in January and Cyclone Yasi made landfall in northern regions of the state the following month. These events were strongly influenced by a La Niña event in the tropical Pacific⁴. The floods in Queensland started at the end of 2010, but the worst of the damage occurred in January 2011 when parts of Brisbane City were inundated. Although floodwaters in Brisbane peaked one meter below the level reached during the devastating floods of 1974, thousands of buildings were flooded and insured losses totaled around USD3 billion, according to the Insurance Council of Australia (ICA).

Queensland's misery was compounded when Cyclone Yasi made landfall on February 3 with sustained winds of around 150 mph, making it one of the strongest cyclones to ever hit Queensland. ICA estimates suggest Yasi's insured loss cost is likely to exceed USD1.2 billion.

More damage occurred in Asia during the second half of the year after Thailand was hit by its worst flooding in recent memory. It is thought that La Niña again contributed to the severity of the event. Hundreds of thousands of homes were destroyed or damaged and the floodwaters severely disrupted manufacturing operations in central regions of the country. Damage and disruption to the manufacturing sector was particularly severe after flood defenses at seven industrial estates were breached in September and October, inundating thousands of factories owned by multinational companies. The floods also submerged large parts of Bangkok. Although considerable uncertainty remains over the cost to the industry, current estimates indicate insured losses could be between USD10 billion and USD20 billion.

Earthquake Devastation

Two of the most damaging earthquakes in recent times struck Japan and New Zealand in the first quarter of 2011, triggering the highest number of earthquake-insured claims ever recorded. At least 16,000 people lost their lives in Japan after a 9.0Mw earthquake struck off the country's northeastern coast in March. The event caused severe shaking along much of Japan's eastern coastline and triggered a massive tsunami that devastated coastal communities. Tens of thousands of buildings were destroyed or damaged by the Tohoku earthquake, which was the most powerful to hit Japan since modern instrumental recordings began 130 years ago. Industry losses related to the earthquake and tsunami are currently estimated at more than USD30 billion.

In New Zealand, meanwhile, thousands of buildings were destroyed in the country's second largest city of Christchurch after a shallow 6.3Mw earthquake hit the area in February. The event was classified as an aftershock of the 7.0Mw Canterbury earthquake that shook the region in September 2010. Despite being of a lower magnitude than that of the Canterbury earthquake, the Christchurch event hit closer to the city's central business district, where many buildings had already been weakened by the earlier quake. Recent estimates suggest insured losses from the event will exceed USD14 billion.

2011 Catastrophe Update: Historic Global Losses



Although there is still some uncertainty over the total insured loss figure for both the Tohoku and Christchurch events (earthquake losses historically take longer to develop than typical wind losses), current estimates suggest the events look set to become the first and third most costly earthquakes on record, respectively. Furthermore, the Tohoku earthquake is the biggest loss ever to occur outside the United States.

Several other noteworthy earthquakes occurred in 2011, including a 7.2Mw event in Turkey and some unusual activity in the U.S. states of Oklahoma and Virginia.

Expensive Losses in United States

Significant weather-related losses also occurred in the United States in 2011 after one of the worst tornado seasons on record caused a combined insured loss of around USD20 billion. If considered a single event, the tornado losses in the second quarter would have ranked as the fourth most expensive disaster in U.S. history, according to the Insurance Information Institute. The 2011 tornado season in the United States broke several records after two massive tornado outbreaks caused widespread damage in the United States in April and May.

The United States also experienced its first landfalling hurricane in three years in 2011 when Hurricane Irene came ashore along the Outer Banks of North Carolina as a category 1 hurricane in late August. Irene made three landfalls in total, also clipping New Jersey and New York as a tropical storm.

Tropical Cyclones

Hurricane Irene aside, significant insured losses from global tropical cyclones were limited in 2011. This occurred despite the 2011 Atlantic hurricane season experiencing another year of above-average activity. Activity in the West Pacific was below-average for the second consecutive year. However, five landfalling storms caused notable damage across the basin.

2011 Atlantic Hurricane Season

The 2011 Atlantic hurricane season produced a total of 19 named storms, well above the average and representing the joint-third highest total since records began in 1851 (tied with 1887, 1995 and 2010). However, the 2011 season was notable for how few storms strengthened into hurricanes.

2011 Typhoon Season

There was once again uneven activity across the tropical cyclone basins in 2011. Activity in the West Pacific was below-average for the second year running, with only 22 named storms developing and 10 becoming typhoons (this compares to a long term average of 27 named storms and 17 typhoons). However, five storms (Ma-On, Nanmadol, Talas, Roke and Nesat) caused damage in the Philippines,

2011 Catastrophe Update: Historic Global Losses



Taiwan and Japan and each are estimated to have caused insured losses of more than USD100 million. Tropical Storm Talas and Typhoon Roke caused damage in Japan (with estimated insured losses of between USD150 million and USD600 million for both storms), while Typhoon Nanmadol pounded Taiwan and the Philippines (causing an estimated insured loss of up to USD700 million).

Outlook for 2012

Predictions that the La Niña event is likely to persist into 2012, albeit in a weakened state, could again influence worldwide natural hazards this year. Tropical cyclone activity is generally increased in the Atlantic basin and reduced in the Pacific during a La Niña event (early forecasts suggest the 2012 hurricane season could once again see above average activity).

Furthermore, as witnessed in 2011, La Niña events can cause abnormally heavy monsoons in Southeast Asia and Eastern Australia and fuel tropical cyclone development during the Australia cyclone season. Heavy rainfall and flooding have also hit Southern Africa and Central America during previous La Niña events, while prolonged dry periods have occurred in Central Africa and Northern Mexico. In the United States, La Niña's potential impact includes above-average precipitation in the Pacific Northwest, Northern Rockies and Ohio Valley and below-average precipitation in the south-central and southeastern states.

The historical losses of 2011 once again reinforced the uncertainty associated with catastrophes. Despite a relatively benign hurricane loss season, increasing event severity and frequency elsewhere meant (re)insurers suffered the second most expensive year for catastrophe losses ever. Future loss activity will continue to play an important role in determining the direction of the reinsurance market.

Guy Carpenter is uniquely positioned to help clients navigate a changing and increasingly volatile reinsurance market. Our GC Analytics® team offers services and solutions that include industry-leading proprietary catastrophe models, actuarial services and capital models. We invite you to engage in discussion with your Guy Carpenter representative to review and discuss your modeling and capital needs in more detail.

¹ Swiss Re News Release, December 15, 2011. This preliminary figure includes all events that are estimated to have caused insured losses of greater than USD17.9 million for shipping, greater than USD35.9 million for aviation and greater than USD44.6 million for other property-related events.

² This figure has been revised from initial 2005 estimates and is inflation-adjusted.

³ This chart compares losses in excess of USD1 billion for 2005 and YTD 2011 (December 2011).

⁴ The El Niño Southern Oscillation (ENSO) is the most prominent year-to-year climate fluctuation on the planet. It originates in the tropical Pacific with unusually warm (El Niño) and unusually cold (La Niña) events often recurring every 3 to 7 years (although they sometimes occur in consecutive years).



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As we enter the year of the dragon, I am reminded of the values this mythical creature stands for: wisdom, strength, benevolence, and good fortune. They are traits any company would be proud to represent and support. On behalf of our 8,000 employees, CNA is proud to share the commitment of The Chinese American Insurance Association by working with their local business communities to deliver on these values in every business relationship. With more than 100 years serving the needs of our distribution partners and their customers, CNA is one of the most trusted names in commercial insurance, providing protection to more than one million businesses and professionals in the U.S. and internationally. If you look to CNA for these values, we promise ... **we can show you more.®**



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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 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

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

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.

WHAT IS YOUR 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

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 marital 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 confidence. They are most compatible with Tigers, Dogs, and Sheep.

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

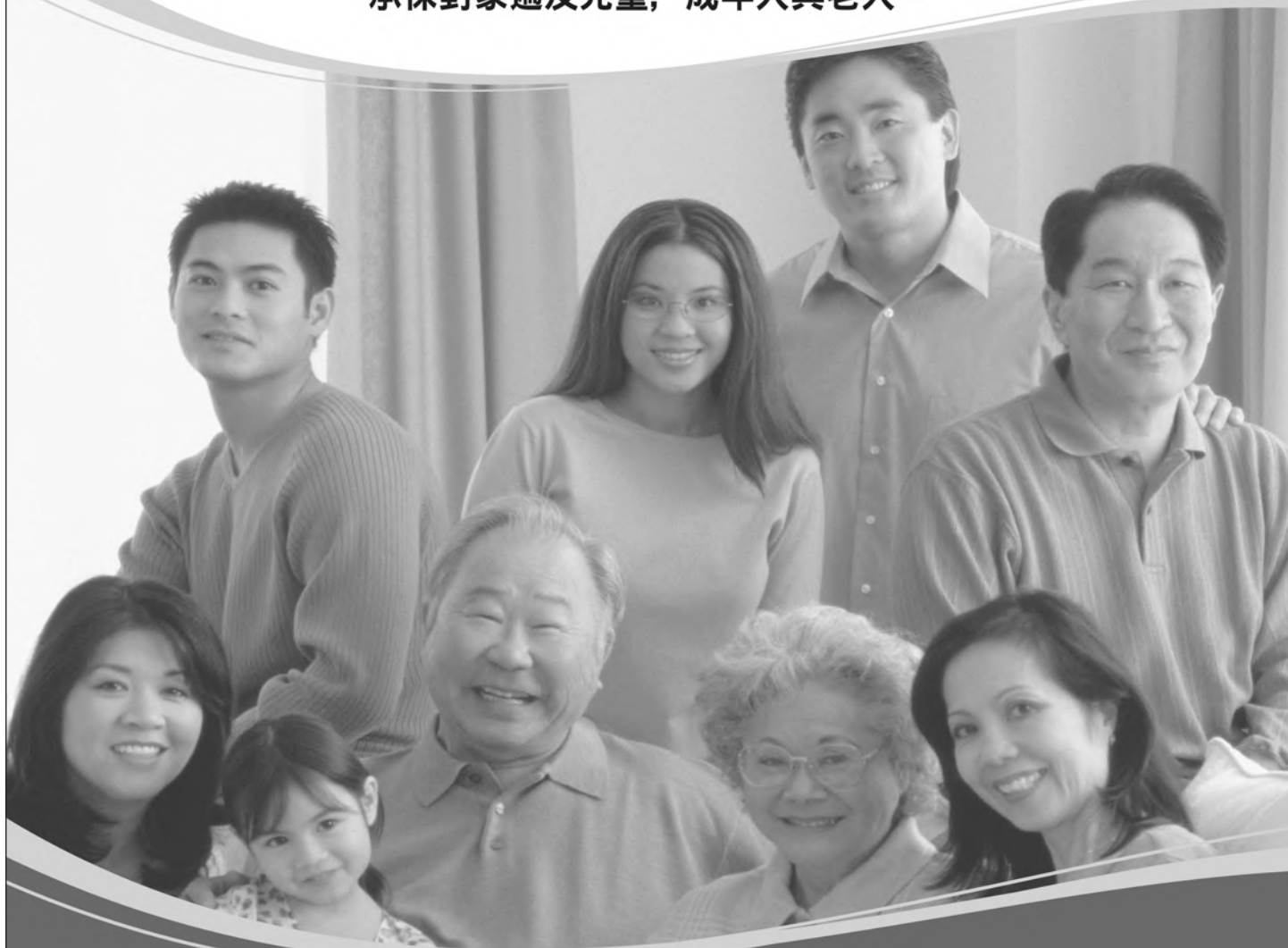
The Year of The Goat (Sheep, Ram) 1919, 1931, 1943, 1955, 1967, 1979, 1991, 2003

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

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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, Herver 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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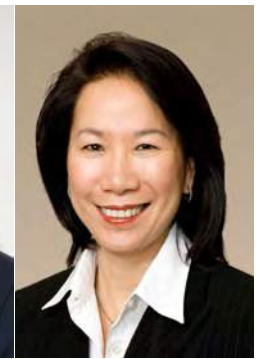


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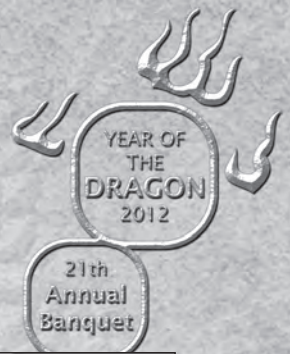
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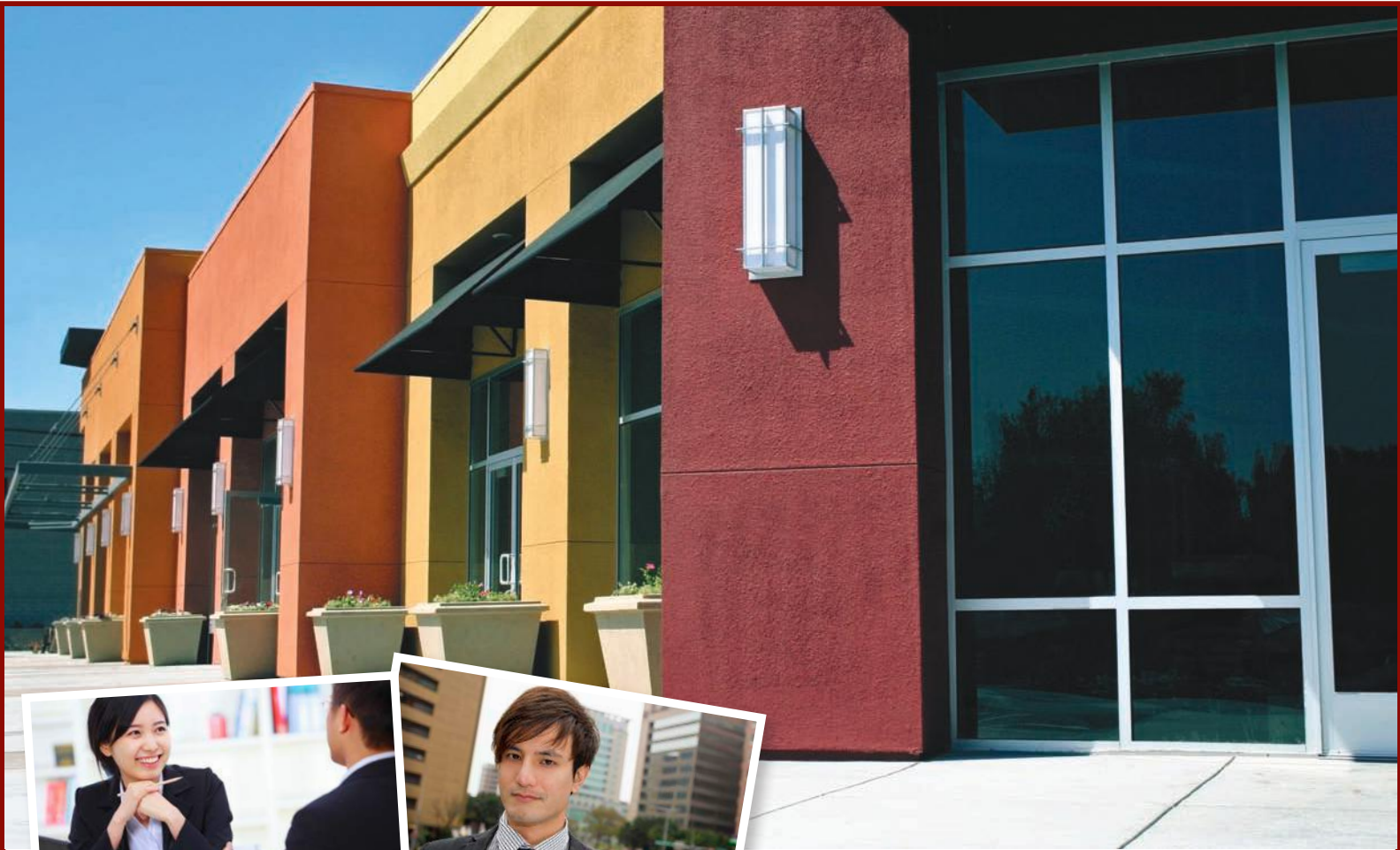


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Benjamin Li, CAIA President



Honoree **Tom Motamed**, Chairman & CEO of CNA being interviewed by Chinese TV station



CAIA Scholarship Recipients **Zongwen Tan** and **Ling Li Chen** with **Benjamin Li**, CAIA President and **Bette Mui**, CAIA Immediate Past President

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Lion Dance

Kung Fu Performance



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CNA Table



North American Risk Services Table

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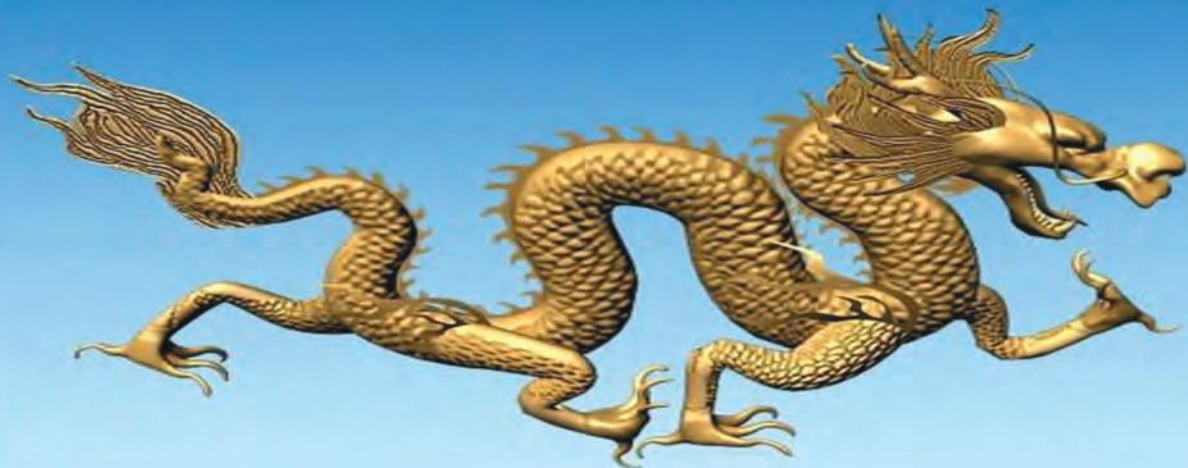
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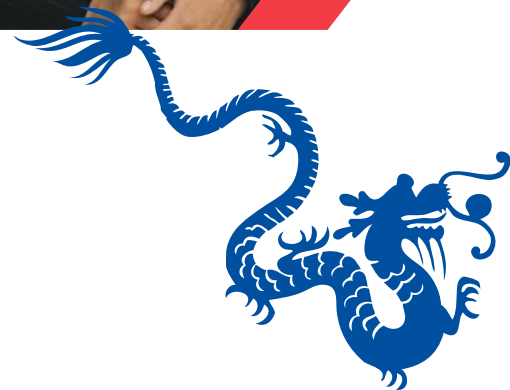
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