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Valued S.I.R. member,

Listed below are current updates to the Research Page, which is provided as a benefit of your membership in the **Society of Insurance Research**. These articles and reports have been reviewed by a committee of SIR members like yourself to be sure they will be relevant and useful. We hope you agree, and we welcome your feedback and suggestions to help us provide what the Society's members find most valuable.

Go directly to these new reports and articles by clicking on their individual links below. To see the entire Research Page, [click here](#). To access the linked materials you will have to enter your user name and password because the material is in the Members Only section of the SIR site. Your user name is your first and last name, all lower case, no space (firstlast). Your password, unless you have changed it, is your SIR Member number. If you have misplaced your Member number, [click here](#).

2008 Reinsurance Market Review: Near Misses Call for Caution

Published by: Guy Carpenter & Company, LLC

The expanded report covers renewals trends across various lines, including property, casualty, life, accident and health, retrocession and marine, as well as by geographical areas. According to a press release announcing the release of the report: "The Guy Carpenter World ROL Index found reinsurance prices down approximately 9 percent on average worldwide, driven by excess supply and fueled by a combination of strong profits and low losses. Although the frequency of catastrophes in 2007 was high, the number of 'near misses' led to a lack of large catastrophe losses and a subsequent softening of the market." See the [Guy Carpenter report](#).

Frequency of Deer-Vehicle Collisions

Published by: State Farm Insurance

During the 4th Quarter of 2007, State Farm released a map of the U.S. detailing which states had the highest rate of vehicle collisions with deer. The estimates were calculated by using State Farm's deer claim data from the last half of 2006 and the first half of 2007 and motor vehicle registration counts by state from the Federal Highway Administration. See the State Farm data presented as a [map](#) or in a [chart](#).

2008 Forecast: A New Year of Obstacles, Opportunities

Published by: LOMA

OMA/Resource recently invited insurance industry leaders to share their thoughts about what awaits the industry in 2008, and what companies can do to best prepare for the challenges that lie ahead. The following industry leaders provided their insight into areas such as sales, regulation, technology, customer service, and profitability:

- Lawrence J. Arth, CFA, chairman and CEO of the UNIFI Companies
- William F. Glavin, Jr., co-COO of Massachusetts Mutual Life Insurance Co. and executive vice president and head of MassMutual's U.S. Insurance Group
- Mark A. Hug, vice president and chief marketing officer of Prudential Financial's individual life insurance business

- Al Meyer, CLU, ChFC, executive vice president of American Family Mutual Insurance
- George S. Mohacsi, FLMI, president and CEO of Foresters, a fraternal benefits society
- Susan D. Waring, CLU, ChFC, executive vice president and CAO for State Farm Life Insurance Co. and vice president for State Farm Health;
- John W. Wells, FLMI, CPA, CLU, ACS, senior vice president of operations at Bankers Life & Casualty
- Lizabeth H. Zlatkus, president of international wealth management and group benefits for Hartford Life, Inc

Read the [full article](#) from LOMA.

Property/Casualty Insurance in 2008: Overpriced Insurance and Underpaid Claims Result in Unjustified Profits, Padded Reserves, and Excessive Capitalization

Published by: CFA (Consumer Federation of America)

This report takes a harsh look at the fairness and value of P&C insurance products. By comparing trends in loss ratios, income and profit, the CFA attempts to illustrate the argument that the industry has experienced excessive profit levels. Due to the controversial nature of this article, a rebuttal has also been provided.

See the [CFA Report](#).

See the [rebuttal by the Insurance Information Institut.](#)

To Your Health: Diagnosing the State Of Health Care & the Global Private Medical Insurance Industry

Published by: Swiss Re Sigma

This report, published in the 4th Quarter of 2007, takes a detailed look at the state of health care in the U.S. and other countries. A number of different metrics are reviewed, such as the trend in health care expenditures versus GDP. How do expenditures in the U.S. compare to other countries? What are the significant challenges impacting the health care industry?

See the [Swiss Re report](#)

Should you have trouble accessing any of the reports, please contact Marcy Updike, Research VP, SIR, at mupdike@jhaweb.com.

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