

Denis W. Loring, F.S.A., M.A.A.A
Curriculum Vitae

Business Address: RGA Financial Group
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Employment History

1998-present: Executive Vice President, RGA Financial Group
(as of October, 2000: also Senior VP, RGA Re)

1991-1998: Senior Vice President: The Equitable Life Assurance Society.
Responsible for all reinsurance activity worldwide, including ceded, assumed,
and financial.

In its twelve years under my direction, Equitable's reinsurance assumed business
earned \$200 million with a post-tax ROE in excess of 20%.

1984-1991: Vice President and Actuary, reinsurance Department Head.
1981-1984: Assistant Vice President, reinsurance marketing.
1971-1981: John Hancock Mutual Life Insurance Company. Varied
assignments with increasing levels of responsibility.

Education and Professional Designations

1969 A.B. Mathematics, Harvard College; Phi Beta Kappa, magna cum laude
1971 M.S. Mathematics, Massachusetts Institute of Technology
1976 Fellow of the Society of Actuaries
1977 Member of the American Academy of Actuaries
Certified as a reinsurance arbitrator and umpire by ARIAS-U.S.

Professional Activity

Served twice on the governing Council of the Reinsurance Section of the Society of Actuaries, including Section President 1986-87.

Served on several task forces and working groups of the National Association of Insurance Commissioners, including those responsible for drafting regulations for financial reinsurance.

Member of the Reinsurance Committee and its Leadership Group of the American Council of Life Insurers. Member and former Chair of the Life Reinsurance Committee of the Reinsurance Association of America.

Have had numerous speaking and teaching engagements on reinsurance for commercial firms, professional meetings and educational institutions, including teaching basic reinsurance to regulators at governmental and NAIC-sponsored seminars.

Served as umpire, arbitrator, expert witness, and/or consultant in numerous reinsurance dispute resolutions.