

global business. In essence, this means we must keep pace and revolutionize our industry.

IT'S A BRAVE NEW WORLD

New technologies have given birth to the social media platforms

On top of all of this, capital, accounting and regulatory frameworks around the world are also evolving rapidly, and enterprise risk management is assuming an ever more prominent presence as we seek to understand better the risks we face and their impact upon our business. Insurers and reinsurers are at the forefront of developing new and creative ways for companies to strengthen capital and solvency to meet these new requirements, but our principal challenge today is not only integrating all the new rules and regulations, but also developing the new products

