

Andronico L Castillo, FSA MAAA Principal, Ant Re LLC

Professional Experience

- Prior to 1988 – life product actuary at Reliastar; primary experience in term life insurance product development and pricing
- 1988 – 1998: joined Munich Re in 1988 as a life reinsurance marketing actuary and eventually became head of Munich Re’s US Life Reinsurance Western Region unit responsible for reinsurance sales and marketing, pricing, and treaty negotiations
- 1998 to 2010 with Munich Re:
 - Head of Living Benefits Department – as Vice President & Actuary, responsible for Munich Re’s Living Benefits US reinsurance operation covering sales/marketing, pricing, treaty negotiations and overall line risk management – Underwriting, Claims, Reinsurance Administration, Valuation, Experience Analysis and Financial Reporting
 - Living Benefits covers individual Disability Income (DI), Long Term Care (LTC) and Critical Illness (CI)
 - Profitably grew Munich’s Living Benefits reinsurance operation to \$450 million premium revenues with over \$1 billion in reserves and led Munich Re as a dominant new business individual DI and LTC reinsurer in the US
 - Developed and implemented creative programs currently still in place at Munich Re
 - DIME: “DI Made Easy” - - - a joint venture with DMS (Disability Management Services) with the objective to assist companies enter the DI market via offering sales/marketing support, administration platform, pricing and product design, development of underwriting and claims protocols, and reinsurance
 - Combo LTC: a joint initiative with LifePlans with the objective to assist life and annuity carriers develop LTC riders by offering expertise in the areas of product design and pricing, development of underwriting and claims protocols, and reinsurance



- Insurance industry participation
 - Frequent speaker, moderator, and conference organizer in industry organizations: SOA, LOMA, LIMRA, ILTCI (Intercompany Long Term Care Insurance), and IDIS (International DI Society)
 - Produced and directed many Munich Re-sponsored Living Benefits national and regional client conferences in the US and participated as speaker in Munich Re-sponsored conferences related to Living Benefits in Asia and Europe

