

**STEPHEN F. ROWLEY**  
Vice President, Risk Management  
Gen Re LifeHealth

Steve is responsible for the Long Term Care and Critical Illness lines of business. In this role he has oversight responsibilities for the growth and financial success of these products and is actively involved in supporting clients' product development process and risk management activity.

Steve oversaw the development and implementation of Gen Re's comprehensive on-line underwriting manuals as well as numerous industry surveys, claims guidelines, and product development guides. He has been an active member of numerous industry committees, is a frequent speaker at industry events, a past President and Board Member of the Long Term Care International Forum, and author of *The Consumers' Guide To Long Term Care Insurance*.

Prior to joining Gen Re in 1997, Steve was an Underwriting Consultant for The Paul Revere Insurance Company and managed their Employee Benefits Client Services Department.