

**AMERICAN  
ACADEMY  
*of*  
ACTUARIES**

**1978 Year Book**



**DECEMBER 1, 1977**

*When we build, let it be such work as our descendants will thank us for: and let us think, as we lay stone on stone, that the time will come when men will say as they look upon the labor and the substance,  
"See! this our fathers did for us."*

JOHN RUSKIN

**AMERICAN  
ACADEMY  
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**1978 Year Book**



**PUBLISHED BY THE ACADEMY**

Executive Office  
1775 K Street, N.W.  
Washington, D.C. 20006

Administrative Office  
208 South LaSalle Street  
Chicago, Illinois 60604

**DECEMBER 1, 1977**

MADE IN THE UNITED STATES OF AMERICA



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## HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

It was on October 25, 1965 that the American Academy of Actuaries was organized as an unincorporated association to serve the actuarial profession in the United States. The corresponding national body in Canada, the Canadian Institute of Actuaries, had been incorporated earlier in the same year.

For many years the profession in North America had consisted of four bodies: the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries. In 1964, the members of those four bodies, recognizing the need for a single body to represent actuaries of all specialties, approved formation of an all-inclusive organization of qualified United States actuaries.

The original plan had been to obtain a federal charter as the first step toward seeking legal recognition of the profession. When it became apparent that this could not be promptly obtained, the Academy was dissolved as an unincorporated association and, on April 29, 1966, was reorganized as a corporation under the Illinois General Not For Profit Corporation Act. Henry F. Rood, whose presidential address to the Society of Actuaries in 1958 had voiced the first formal proposal for a national body, was elected its first President.

**MEMBERSHIP REQUIREMENTS.** Academy membership was intended to serve as the hallmark of a qualified actuary in the United States.

All residents who were Fellows (or the equivalent) of the four existing bodies on October 25, 1965, were automatically enrolled as Academy members, subject to their indicated assent by paying the dues. The number of charter members was 1,427.

The Academy immediately set about making its existence known to competent actuaries not eligible as charter members. It was required that any such actuary demonstrate to the Admissions Committee adequate knowledge and skills. Many were admitted by this route, some after passing special proctored examinations. A requirement of seven years of responsible actuarial experience (five years for Fellows by examination of the existing bodies) was imposed.

After January 1, 1970, educational requirements were gradually increased until the ultimate standard was reached in 1976.

Non-residents of the United States can be admitted to membership if they meet the Academy's educational and experience standards, can demonstrate familiarity with United States actuarial practices, and have a need to perform actuarial duties in the United States.

In January 1976, an important amendment to the Bylaws created a new non-voting class of membership designated Affiliate of the American Academy of Actuaries. This class is to consist of non-members of the Academy who become Enrolled Actuaries under the Federal Employees Retirement Income Security Act of 1974 (ERISA), subject to acceptance of their applications by the Academy.

**PROFESSIONAL CONDUCT AND PRACTICE.** Guides to Professional Conduct were first issued in December 1965, and have since been amplified and supplemented by Opinions. These Guides require the high standard of ethics and responsible performance expected of professionals; the Opinions aim to assist the practicing actuary in dealing with particular situations that arise. The Board of Directors is assisted by separate committees in this field. One of these, the Committee on Guides to Professional Conduct keep the Guides and Opinions current and appropriate; the other, the Committee on Discipline, considers questions that arise about the conduct of any individual member.

**LEGAL RECOGNITION.** In December 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging each commissioner to support the efforts of the Academy to gain official recognition. Many states now have regulations that recognize Academy membership as qualification for signing insurance company annual statements; some have corresponding recognition for public employee retirement systems. The first state to act was Indiana, which provided by a 1968 law for certification of actuaries by a state board. The general pattern followed in other states has been issuance of administrative orders or regulations.

In 1975 the responsibility expected of actuaries was spelled out by a new requirement that the actuary who signs a life insurance company annual statement express an opinion on the actuarial elements including an opinion on the adequacy of reserves. The Academy responded with recommendations to the profession on how this responsibility should be met.

In the pension field the 1974 legislation, ERISA, has established extensive and specific standards for actuarial reports, for disclosure and fiduciary relationships, and for the qualifications of actuaries in pension work.

**EXPRESSIONS OF PROFESSIONAL OPINION.** The first major influence of the Academy beyond the boundaries of the profession was in its response, beginning in 1972, to the drafts of guides for audits of stock life insurance companies by the American Institute of Certified Public Accountants. This co-operative endeavor has led to regular and close association between the actuarial and accounting professions.

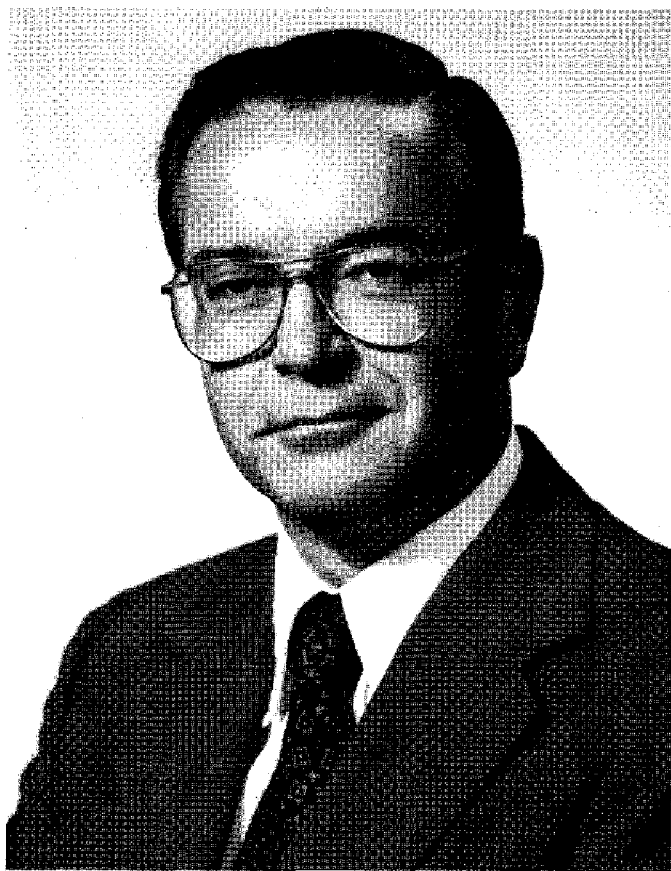
The Academy is steadily promulgating Recommendations, and Interpretations thereof, for use by actuaries in preparing financial reports for insurance companies and pension plans. The Guides to Professional Conduct and related Opinions require that actuaries take these pronouncements into consideration and be prepared to support use of assumptions or methods that vary from them.

**JOINT ACTIVITIES OF ACTUARIAL BODIES.** The North American actuarial bodies cooperate in many ways, largely through joint sponsorship of actuarial examinations and through joint committees as needed. In December 1972 the Academy was instrumental in launching an informal body, the Council of Presidents, to foster even greater understanding and common purpose. In 1976 the actuarial organizations jointly formed the Actuarial Education and Research Fund to foster the growth of basic actuarial research throughout the profession and to arrange for necessary financing of such research.

**ADMINISTRATION.** From the outset the Academy shared administrative facilities with the Society of Actuaries in Chicago, which have since been broadened to serve the Conference of Actuaries in Public Practice also. A major step to increase the value and influence of the Academy was taken in January 1976 when Stephen G. Kellison was appointed Executive Director with headquarters in Washington, D.C. Kellison, a member of the Academy, will coordinate Academy activities in the public sector. The Washington office staff was further strengthened by the appointment of a full-time communications specialist in January 1977.

**MEETINGS.** The Academy holds its annual meeting in the fall of each year in conjunction with the annual meeting of one of the four founding organizations. Starting in 1976 the Academy and the Conference of Actuaries in Public Practice have jointly sponsored a series of special meetings for Enrolled Actuaries. These meetings have provided an organizational focus for the concerns and interests of all Enrolled Actuaries.

**PUBLICATIONS.** The Academy continues to expand its scope of publications. In addition to the *Year Book*, the Academy also publishes annually a *List of Members by Business Connection*. During 1977 the frequency of publication of the *Newsletter* was increased to bimonthly. Also, the *Enrolled Actuaries Report*, a special section of the *Newsletter*, was turned into a separate publication. Finally, the *Journal* is published as a record of each annual meeting since the 1975 annual meeting.



EDWIN F. BOYNTON  
*President of the American Academy of Actuaries*

## BOARD OF DIRECTORS

### OFFICERS:

	Term Expires
EDWIN F. BOYNTON, <i>President</i>	1978
DALE R. GUSTAFSON, <i>President-Elect</i>	1978
RONALD L. BORNHUETTER, <i>Vice President</i>	1978
LOUIS GARFIN, <i>Vice President</i>	1978
PRESTON C. BASSETT, <i>Vice President</i>	1979
CHARLES C. HEWITT, JR., <i>Vice President</i>	1979
DWIGHT K. BARTLETT, III, <i>Secretary</i>	1978
JAMES O. WEBB, <i>Treasurer</i>	1978

### PAST-PRESIDENTS:

THOMAS P. BOWLES, JR.	1978
ROBERT C. WINTERS	1979

### ELECTED:

JOHN C. ANGLE	1978
THOMAS P. BLEAKNEY	1978
HERBERT L. DEPRENGER	1978
EDWARD H. FRIEND	1978
FREDERICK W. KILBOURNE	1978
P. ADGER WILLIAMS	1978
ROBERT A. BAILEY	1979
GEOFFREY CROFTS	1979
WILLIAM A. FERGUSON	1979
RICHARD S. ROBERTSON	1979
WALTER S. RUGLAND	1979
RUTH E. SALZMANN	1979
ALAN C. CURRY	1980
CHARLES E. HOLM	1980
GEORGE D. MORISON	1980
BARTLEY L. MUNSON	1980
ALAN RICHARDS	1980
GEORGE B. SWICK	1980

## ACADEMY HEADQUARTERS AND STAFF

Correspondence involving admissions, address changes, *Year Book* listings, dues status, mailings and publications should be sent to the Administrative Office. Other correspondence should be sent to the office of the Executive Director.

Office of Executive Director  
STEPHEN G. KELLISON, M.A.A.A.  
*Executive Director*  
1775 K Street, N.W.  
Washington, D.C. 20006  
202/223-8196

Administrative Office  
BERNARD A. BARTELS  
*Administrative Officer*  
208 South LaSalle Street  
Chicago, Illinois 60604  
312/782-4204

## STANDING COMMITTEES

(Standing committees are appointed annually, the period running from the close of one annual meeting to the next.)

### EXECUTIVE COMMITTEE

Between meetings of the Board, this Committee has the same powers as the Board, with certain exceptions listed in Article IV of the Bylaws. Ordinarily, it acts only in matters of urgency or lesser importance and makes recommendations to the Board in important matters.

THE PRESIDENT, *Chairman*

THE PRESIDENT-ELECT

THE IMMEDIATE PAST-PRESIDENT

THE FOUR VICE-PRESIDENTS

THE SECRETARY

THE TREASURER

### COMMITTEES ON ACCREDITATION

The function of these committees is to review questions relating to the professional status of the actuary other than those relating to professional conduct and, where applicable, to seek statutory or regulatory recognition of the need for qualified actuaries in pertinent areas. One committee is concerned with the professional status and relations of the actuary with the federal government and the area supervised by government. The other committee is concerned with the professional status and relations of the actuary with state regulatory authorities covering both insurance companies and public employee retirement systems. The committees keep in touch with both federal and state authorities and with each other and recommend steps to be taken for the accreditation of the actuary.

### COMMITTEE ON FEDERAL RELATIONS AND ACCREDITATION

DONALD S. GRUBBS, JR., *Chairman*

MAVIS A. WALTERS, *Vice Chairman*

PRESTON C. BASSETT

RICHARD V. MINCK

BARTLEY L. MUNSON

JOSEPH MUSER

ROBERT J. MYERS

CHARLES B. H. WATSON

# COMMITTEE ON STATE RELATIONS AND ACCREDITATION

CHARLES C. HEWITT, JR., *General Chairman*

## Subcommittee on Life and Health

HERBERT L. DEPRENGER, *Chairman*

Zone 1 WILLIAM M. WHITE, JR.

Zone 2 WILLIAM A. SPARE

Zone 3 JACK E. WOOD

Zone 4 GARY N. SEE

Zone 5 RUSSELL L. KING

Zone 6 DAVID R. CARPENTER

## Subcommittee on Property and Liability

JAMES R. BERQUIST, *Chairman*

Zone 1 PAUL S. LISCORD

Zone 2 KEVIN M. RYAN

Zone 3 PHILLIP B. KATES

Zone 4 ALAN C. CURRY

Zone 5 DEWEY G. WILLIAMS

Zone 6 JAMES F. BRANNIGAN

## Subcommittee on Public Employee Retirement Systems

RICHARD G. ROEDER, *Chairman*

State	
Alabama	ROBERT M. PAISLEY
Arkansas	JOSEPH A. KRENZ, JR.
Colorado	GARY E. DAHLMAN
Connecticut	SHEPHERD M. HOLCOMBE
Delaware	LEONARD J. BARDSLEY
Florida	LAWRENCE J. GIBNEY
Georgia	WILLIAM A. FERGUSON
Hawaii	MYLES L. GROVER
Illinois	DONALD F. CAMPBELL
Indiana	CHARLES R. KEENE
Iowa	JAMES R. HOPSON
Kansas	STEVEN L. COOPER
Louisiana	WILLIAM E. GROVES
Maryland	RIAN M. YAFFE



**Subcommittee on Public Employee Retirement Systems**

State	
Mississippi	RAYMOND A. LATTA
Montana	THOMAS P. BLEAKNEY
Nebraska	FENTON R. ISAACSON
Nevada	FRANK L. GRIFFIN, JR.
New Jersey	HUGH GILLESPIE
North Dakota	WILLIAM R. BURNS
Oklahoma	G. Y. KEETCH
Oregon	GERALD G. TOY
Pennsylvania	KENNETH H. ROSS
Rhode Island	DAVID B. SECOR
Tennessee	WILLIAM J. BRYAN, JR.
Texas	ROBERT M. MAY
Utah	ROBERT E. WILCOX
Vermont	RICHARD J. GEISLER
Virginia	KENNETH R. CAMPBELL
Washington	THOMAS P. BLEAKNEY
West Virginia	THOMAS C. BARHAM
Wisconsin	WILLIAM F. LUMSDEN
Wyoming	GARY E. DAHLMAN

### ADMISSIONS COMMITTEE

Under the provisions of Article I, Section 2, of the Bylaws, this Committee reviews applications for admission and makes recommendations to the Executive Committee. Such recommendations are based on evidence of the applicant's having met educational, experience, and other prescribed requirements.

WILLIAM A. SPARE, *Chairman*

THOMAS T. CHAMBERLAIN

EARL F. PETZ

DALE F. ETHINGTON

C. NELSON STROM

DANIEL D. MACKEN

### COMMITTEE ON ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH PENSION PLANS

The function of this Committee is to examine and develop actuarial principles and practices for actuarial calculations with respect to pension plans.

In accordance with procedures prescribed by the Board of Directors, the Committee may publish Recommendations which should be taken into consideration by actuaries preparing actuarial calculations for pension plans. An actuary who makes use of an assumption or method in conflict with any Recommendation should be prepared to substantiate its use. The Committee, on its own authority, may release interpretations and other communications which do not have the force of Recommendations.

DOUGLAS C. BORTON, *Chairman*

HARRY E. ALLAN

RICHARD L. MOODY

JAMES F. A. BIGGS

R. DAVID PARSONS

HENRY BRIGHT

BARRY L. SHEMIN

JACK M. ELKIN

RICHARD M. STENSON

LEONARD MACTAS

MARC M. TWINNEY

### COORDINATING COMMITTEE FOR PENSIONS

This Committee coordinates the committee work that is being done throughout the actuarial profession on pension matters, insofar as such matters relate to activities with governmental agencies, other professions, and the public. To effect this coordination, the Committee maintains liaison with the other committees of the Academy involved with pension questions and likewise with those of other actuarial organizations. In addition it has the responsibility of monitoring the activities of the various task forces appointed to cooperate with government or professional bodies. The Committee makes recommendations to the Board of Directors on matters of Academy policy as relates to pensions.

PRESTON C. BASSETT, *Chairman*

DOUGLAS C. BORTON

HARRISON GIVENS, JR.

A. NORMAN CROWDER, III

MICHAEL J. MAHONEY

DUDLEY FUNNELL\*

GEORGE B. SWICK

\*Representative of Canadian Institute of Actuaries.

## COMMITTEES ON FINANCIAL REPORTING PRINCIPLES

These Committees examine the actuarial considerations applicable to the financial reporting of insurance companies and develop guidelines for the practicing actuary.

In accordance with procedures prescribed by the Board of Directors, each of the Committees may publish Recommendations which should be taken into consideration by the actuary, and release interpretations which do not have the force of Recommendations.

The role of the General Committee is primary consultative and advisory to the other two Committees, both which report directly to the Board of Directors on their identified specialty.

### GENERAL COMMITTEE

RICHARD S. ROBERTSON, *General Chairman*

STEPHEN D. BICKEL

ROBERT F. LOWE

CHARLES L. McCLENAHAN

HENRY B. RAMSEY, JR.

JACK E. WOOD

### COMMITTEE ON LIFE INSURANCE COMPANY FINANCIAL REPORTING PRINCIPLES

JACK E. WOOD, *Chairman*

PETER F. CHAPMAN

THOMAS F. EASON

JOSEPH R. GALKO

GLEN M. GAMMILL

BURTON D. JAY

RICHARD K. KISCHUK

ROBERT V. LYLE

BRUCE E. NICKERSON

JOSEPH C. NOBACK

WILBUR H. ODELL, JR.

PAUL E. SARNOFF

JERROLD R. SCHER

NEAL N. STANLEY

DAVID A. STONECIPHER

JEROME H. VANCE

VIRGIL D. WAGNER

### COMMITTEE ON PROPERTY AND LIABILITY INSURANCE COMPANY FINANCIAL REPORTING PRINCIPLES

ROBERT F. LOWE, *Chairman*

RAYMOND W. BECKMAN

PHILLIP N. BEN-ZVI

JAMES R. BERQUIST

ROBERT A. BRIAN

JAMES H. CROWLEY, JR.

JAMES A. FABER

PAUL E. SINGER

DAVID SKURNICK

CHARLES W. STEWART

LUTHER L. TARBELL

DONALD E. TRUDEAU

GAIL E. TVERBERG

### COMMITTEE ON RELATIONS WITH ACCOUNTANTS

This Committee and the parallel AICPA Committee on Relations with Actuaries provide a constantly available facility for communication between the two professions. They meet jointly at regular intervals, as well as whenever specific need arises, to discuss policy matters involving the two professions.

Task forces will operate under the aegis of each profession's committee, as needed, to work on particular questions. However, this Committee initiates dialogue at an early stage of any situation involving both professions and provides a means for anyone in either profession to seek an answer to a question involving the expertise of the other profession.

JARVIS FARLEY, *Chairman*

M. STANLEY HUGHEY, *Vice Chairman*

PRESTON C. BASSETT

RONALD L. BORNHUEFTER

DOUGLAS C. BORTON

ROBERT G. ESPIE

WILLIAM A. HALVORSON

RICHARD S. ROBERTSON

JULIUS VOGEL

### COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

WALTER L. GRACE, *Chairman*

#### NEWSLETTER

ROBERT H. HOSKINS, *Editor*

HAROLD J. BROWNLEE, *Associate Editor*

DAVID C. FORKER, *Associate Editor*

RICHARD S. ROBERTSON, *Associate Editor*

#### JOURNAL

HAROLD G. WIEBKE, *Editor*

#### YEAR BOOK

PHILIP L. ENGEL, *Editor*

#### ENROLLED ACTUARIES REPORT

CHARLES E. FARR, *Editor*

DANIEL M. ARNOLD, *Associate Editor*

RICHARD G. SCHREITMUELLER, *Associate Editor*

MARTIN STEMPEL, *Associate Editor*

### NOMINATING COMMITTEE

This Committee is responsible for nominating a slate of candidates for the Board of Directors for presentation to the Annual Meeting, and for nominating a slate of candidates for Academy Officers for presentation to the Board of Directors following the Annual Meeting.

THOMAS P. BOWLES, JR., *Chairman*

ROBERT C. WINTERS, *Vice Chairman*

E. ALLEN ARNOLD

ROBERT L. COLLETT

A. NORMAN CROWDER, III

LINDA B. EMORY

ROBERT F. HEMRICH

JOHN F. HOOK

ROBERT H. HOSKINS

FREDERICK W. KILBOURNE

W. JAMES MACGINNITIE

RICHARD S. MILLER

GEORGE D. MORISON

STEVEN H. NEWMAN

RODGER R. PATRICK

ELIZABETH C. POSTON

GARY N. SEE

## COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

This Committee is responsible for drafting Guides to Professional Conduct and Opinions as to Professional Conduct, and also for revising or recommending the elimination of existing Guides and Opinions for action by the Board of Directors. The Committee answers inquiries about professional conduct, whether of a general or specific nature.

MARY H. ADAMS, *Chairman*

WARREN P. COOPER  
JARVIS FARLEY  
CHARLES T. P. GALLOWAY  
RICHARD G. HORN  
JAMES S. MAINE

ARNOLD M. MALASKY  
JOHN H. MUETTERTIES  
HARRY R. RICHARDS  
STUART A. ROBERTSON  
JACK E. WOOD

## PUBLIC RELATIONS COMMITTEE

The function of this Committee is to improve the public's awareness of the role of the actuary, to provide a means for publicizing Academy activities and to assist the executive office's staff in these and related areas.

ROBERT H. DREYER, *Chairman*

PAUL W. JANUS, *Vice Chairman*

DAVID T. BUNIN  
DANIEL F. CASE  
ROBERT H. DOBSON  
RALPH J. HEALEY, JR.  
WILLIAM A. PORTER  
FREDERICK E. RAACH

ROBERT F. REDDINGTON  
HARRY R. RICHARDS  
LARRY R. ROBINSON  
STANLEY B. TULIN  
DAVID YANIS

## COMMITTEE ON DISCIPLINE

This Committee considers directly, or by appointed subcommittees, questions that arise about the conduct of a member in his relationship to the Academy or its members, or in professional practice, or affecting the interests of the profession, and makes appropriate reports to the Board of Directors.

LOUIS GARFIN, *Chairman*

JOHN C. ARCHIBALD  
DONALD F. CAMPBELL  
ANDREW DELANEY  
HERBERT L. DEPRENGER  
LESTER B. DROPKIN  
RICHARD M. FRIDLEY  
LLOYD K. FRIEDMAN  
DATON GILBERT  
WILLIAM J. HAZAM  
JOHN F. HOOK  
REUBEN I. JACOBSON

EDWIN B. LANCASTER  
RICHARD A. LEGGETT  
CHANDLER L. MCKELVEY  
JOHN HAYNES MILLER  
JOHN B. MOORE  
THOMAS E. MURRIN  
CHARLES A. ORMSBY  
RODGER R. PATRICK  
CHARLES A. SIEGFRIED  
H. RAYMOND STRONG  
BERNARD L. WEBB

### COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

The function of this Committee is to assist the Board of the Academy in formulating and implementing a meaningful program of services for enrolled actuaries.

A. NORMAN CROWDER III, *Chairman*

ALLEN R. BEARD  
LYND T. BLATCHFORD  
GERALD F. BOULET  
HAROLD J. BROWNLEE  
ELSBETH T. ERBE  
ARVIN L. HEILMAN  
ROBERT F. HEMRICH  
RICHARD S. HESTER, SR.  
SHEPHERD M. HOLCOMBE  
ROBERT L. KNOWLES

D. ALAN LITTLE  
ALLAN C. LUND  
JEROME J. MCKOSKEY  
ELIZABETH C. POSTON  
ALAN RICHARDS  
ROBERT P. RYAN  
DAVID A. SKOVRON  
ROBERT G. UTTER  
HAROLD G. WIEBKE

### COMMITTEE TO COOPERATE WITH GOVERNMENTAL DEMOGRAPHIC AND STATISTICAL AGENCIES

This Committee is responsible for providing assistance to governmental, demographic and statistical agencies.

MATT B. JONES, JR., *Chairman*

NEWTON L. BOWERS, JR.  
THOMAS N. E. GREVILLE

CHARLES C. HEWITT, JR.  
FREDERICK SELTZER

### COMMITTEE ON SOCIAL INSURANCE

This Committee is to provide and promote actuarial reviews and analyses of Social Insurance Systems of the United States. Its significant findings will be reported to the Executive Committee and the Board of Directors and may be used to provide information for the Academy membership or for public expression of professional opinion. The Committee's activities will be coordinated with that of corresponding committees of other North American actuarial bodies.

ROBERT F. LINK, *Chairman*

STEPHEN F. KRAYSLER, *Secretary*

ROY R. ANDERSON  
PRESTON C. BASSETT  
GEORGE E. BELL, III  
THOMAS P. BLEAKNEY  
HOWARD J. LEVIN  
RICHARD J. MELLMAN

ROBERT J. MYERS  
CECIL J. NESBITT  
A. HAEWORTH ROBERTSON  
RUTH E. SALZMANN  
VERNON J. SWITZER  
JAMES O. WEBB

## SPECIAL COMMITTEES

### COMMITTEE TO STUDY THE REQUIREMENTS OF PROFESSIONALISM

This Committee is to investigate whether the Academy should establish and enforce guides and standards of practice with regard to professional activities of its Members and Affiliates and, if so, the means and extent of such establishment and enforcement and the possible need for recodification or restatement of existing guides and standards.

WALTER S. RUGLAND, *Chairman*

DAVID R. BICKERSTAFF  
HERBERT J. BOOTHROYD  
WILLARD A. HARTMAN  
DANIEL F. MCGINN

CHANDLER L. MCKELVEY  
ROBERT A. MILLER, III  
RICHARD V. MINCK

### COMMITTEE ON REORGANIZATION

This Committee represents the Academy in discussions and negotiations with other actuarial organizations aimed at a reorganization of the actuarial profession in North America. It deals directly with similar committees representing such other organizations in those considerations, and is responsible for communications to the membership regarding the progress of such considerations.

ROBERT C. WINTERS, *Chairman*

DAPHNE D. BARTLETT  
DAVID R. BICKERSTAFF  
DOUGLAS C. BORTON  
THOMAS P. BOWLES, JR.

DONALD F. CAMPBELL  
GARY J. GwidT  
M. STANLEY HUGHEY  
BARTLEY L. MUNSON

### COMMITTEE ON MEMBERSHIP REQUIREMENTS

This Committee oversees communications concerning proposals for changes in membership requirements and the recognition of specialties in actuarial practice. The Committee is to ensure that full discussion and consideration of these issues by the membership is accomplished.

JOHN C. ANGLE, *Chairman*

ROY R. ANDERSON  
ROBERT A. BAILEY  
ALAN C. CURRY  
HERBERT L. DEPRENGER

ROBERT H. DREYER  
STANLEY R. FREILICH  
HUGH GILLESPIE

## JOINT COMMITTEES

### JOINT COMMITTEE ON PROFESSIONAL CONDUCT

This Committee coordinates, and may initiate, the consideration of Guides, Opinions, and other matters relating to professional conduct among the actuarial organizations.

MARY H. ADAMS, AAA  
SAMUEL N. AIN, CAPP  
JAMES F. A. BIGGS, SOA  
J. JACQUES DESCHENES, CIA  
SAMUEL B. ECKLER, CIA  
JAMES A. FABER, CAS  
JARVIS FARLEY, AAA  
DONALD S. GRUBBS, JR., CAPP

RICHARD G. HORN, AAA  
FRANK LIVSEY, CIA  
JAMES S. MAINE, FAA  
CHANDLER L. MCKELVEY, SOA  
JOHN H. MUETTERTIES, CAS  
JOSEPH MUSER, CAPP  
RICHARD J. ROTH, CAS  
WILLIAM DAVID SMITH, SOA

### JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

This Committee conducts continuing review of policy matters relating to the education and examination for qualification as an actuary. It makes recommendations to the governing bodies of the actuarial organizations.

NORMAN J. BENNETT, AAA  
PHILLIP N. BEN-ZVI, CAS  
ROBERT F. BRUCE, FAA  
JACQUES FAILLE, CIA  
L. BLAKE FEWSTER, CIA  
JOHN A. FIBIGER, AAA  
CARL H. FISCHER, CAPP  
PETER L. HUTCHINGS, AAA

E. SYDNEY JACKSON, SOA  
JEFFREY T. LANGE, CAS  
HORACE W. MCCUBBIN, CIA  
CARROLL E. NELSON, CAPP  
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ROBERT H. TAYLOR, CAPP  
BERT A. WINTER, SOA

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### COUNCIL OF PRESIDENTS

This is an informal body whose purposes are to coordinate activities of the actuarial organizations on this continent and to exchange views on current and long-term professional questions. Its membership consists of the Presidents and the Presidents-Elect of the Academy and of the bodies listed as "Other Actuarial Organizations" in this *Year Book*.

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EDWIN F. BOYNTON, AAA  
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DALE R. GUSTAFSON, AAA  
WILLIAM A. HALVORSON, SOA  
W. JAMES D. LEWIS, CIA

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### JOINT COMMITTEE ON COMMITTEES

This committee is to develop and plan for a coordinated set of committees among the various bodies, with functions, activities, and subjects allocated among these committees, to avoid overlap wherever possible. When necessary, a limited number of joint committees might be included, assigning them as much authority as possible.

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RONALD L. BORNHUETTER, CAS  
CHARLES F. COOK, CAS  
ALASTAIR S. FERNIE, CIA  
L. BLAKE FEWSTER, SOA  
ROBERT B. FOSTER, CAS

EDWARD H. FRIEND, AAA  
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HORACE W. MCCUBBIN, CIA  
GEORGE D. MORISON, AAA  
EUGENE F. PORTER, FAA  
WALTER S. RUGLAND, SOA

Note: CAPP representatives have not yet been appointed.

## PAST OFFICERS

1965-66

HENRY F. ROOD  
 THOMAS E. MURRIN  
 FRANK J. GADIENT  
 LAURENCE H. LONGLEY-COOK  
 JOHN H. MILLER  
 H. RAYMOND STRONG  
 GEORGE M. BRYCE  
 ROBERT E. BRUCE

*President*  
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*Vice-Presidents*

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1966-67

THOMAS E. MURRIN  
 JOHN H. MILLER  
 FRANK J. GADIENT  
 LAURENCE H. LONGLEY-COOK  
 H. RAYMOND STRONG  
 ANDREW C. WEBSTER  
 NORTON E. MASTERSON  
 ROBERT E. BRUCE

1967-68

JOHN H. MILLER  
 WENDELL MILLIMAN  
 EDWARD D. BROWN, JR.  
 WILLIAM J. LESLIE, JR.  
 FRANK J. GADIENT  
 ALLEN L. MAYERSON  
 NORTON E. MASTERSON  
 ROBERT E. BRUCE

*President*  
*President-Elect*  
*Vice-Presidents*

*Secretary*  
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1968-69

WENDELL MILLIMAN  
 WALTER L. RUGLAND  
 EDWARD D. BROWN, JR.  
 WILLIAM J. LESLIE, JR.  
 PAUL T. ROTTER  
 HAROLD W. SCHLOSS  
 NORTON E. MASTERSON  
 ROBERT E. BRUCE

1969-70

WALTER L. RUGLAND  
 H. RAYMOND STRONG  
 PAUL T. ROTTER  
 HAROLD W. SCHLOSS  
 DONALD F. CAMPBELL  
 ROBERT J. MYERS  
 NORTON E. MASTERSON  
 ROBERT E. BRUCE

*President*  
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1970-71

H. RAYMOND STRONG  
 ROBERT J. MYERS  
 DONALD F. CAMPBELL  
 JOHN K. DYER  
 HAROLD E. CURRY  
 MORTON D. MILLER  
 WILLIAM A. HALVORSON  
 ROBERT E. BRUCE

1971-72

ROBERT J. MYERS  
 MORTON D. MILLER  
 HAROLD E. CURRY  
 ERNEST J. MOORHEAD  
 ROBERT E. BRUCE  
 JULIUS VOGEL  
 WILLIAM A. HALVORSON  
 DALE R. GUSTAFSON

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1972-73

MORTON D. MILLER  
 ERNEST J. MOORHEAD  
 ROBERT E. BRUCE  
 JULIUS VOGEL  
 REUBEN I. JACOBSON  
 DANIEL J. MCNAMARA  
 WILLIAM A. HALVORSON  
 DALE R. GUSTAFSON

1973-74

ERNEST J. MOORHEAD  
 DANIEL J. MCNAMARA  
 WILLIAM A. HALVORSON  
 REUBEN I. JACOBSON  
 THOMAS P. BOWLES, JR.  
 RICHARD L. JOHE  
 WALTER S. RUGLAND  
 DALE R. GUSTAFSON

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1974-75

DANIEL J. MCNAMARA  
 THOMAS P. BOWLES, JR.  
 RICHARD L. JOHE  
 ROBERT C. WINTERS  
 EDWIN F. BOYNTON  
 KENNETH H. ROSS  
 WALTER S. RUGLAND  
 DALE R. GUSTAFSON

## *Past Officers*

1975-76

THOMAS P. BOWLES, JR.  
ROBERT C. WINTERS  
EDWIN F. BOYNTON  
KENNETH H. ROSS  
DALE R. GUSTAFSON  
M. STANLEY HUGHEY  
WALTER S. RUGLAND  
JAMES O. WEBB

*President*  
*President-Elect*  
*Vice-Presidents*

*Secretary*  
*Treasurer*

1976-77

ROBERT C. WINTERS  
EDWIN F. BOYNTON  
DALE R. GUSTAFSON  
M. STANLEY HUGHEY  
RONALD L. BORNHUETTER  
LOUIS GARFIN  
RALPH E. EDWARDS  
JAMES O. WEBB

# FUTURE MEETINGS OF THE ACADEMY

1978

OCTOBER 23-25  
(Mon.-Wed.)

Hyatt-Regency  
Chicago, Ill.

1979

OCTOBER 8-10  
(Thurs.-Sat.)

Washington Plaza Hotel  
Seattle, Washington

1980

(Not yet scheduled)

1981

OCTOBER 19-21  
(Mon.-Wed.)

Peachtree Center Plaza  
Atlanta, Georgia

1982

OCTOBER 6-8  
(Wed.-Fri.)

Hyatt-Regency Cambridge  
Boston, Massachusetts

# MEMBERSHIP STATISTICS

## SCHEDULE OF MEMBERSHIP DECEMBER 1, 1977

Particulars	Members	Affiliates	Total
Membership, December 31, 1976	3,609	528	4,137
Increase:			
By admissions .....	244	85	329
By reinstatement .....	5		5
By transfer from Affiliate to Member .....	3		3
	3,861	613	4,474
Decrease:			
By death .....	24		24
By withdrawal .....	21	8	29
By transfer from Affiliate to Member .....		3	3
Membership, December 1, 1977	3,816	602	4,418

NOTE. Of the Members on December 31, 1976, 1,465 were also Enrolled Actuaries. Of the Members on December 1, 1977, 1,492 were also Enrolled Actuaries.

## ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	Members		Affiliates
	As of July 1, 1976	As of July 1, 1977	As of July 1, 1977
Insurance organization .	1,885	1,951	107
Consulting actuary ....	1,118	1,104	416
Government .....	81	117	3
Academic institution ..	31	32	2
Other .....	77	85	25
Retired or not known ..	391	389	5
Total .....	3,583	3,678	558

**MEMBERSHIPS HELD BY ACADEMY MEMBERS IN CASUALTY ACTUARIAL SOCIETY (CAS), CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE (CAPP), FRATERNAL ACTUARIAL ASSOCIATION (FAA), AND SOCIETY OF ACTUARIES (SOA).**

(As of December 1, 1977)

	CAS	CAPP	FAA	SOA
<b>Members</b>				
In one only .....	351	186	23	2,538
CAS and CAPP .....	6	6		
CAS and FAA .....	1		1	
CAS and SOA .....	52			52
CAPP and FAA .....		19	19	
CAPP and SOA .....		299		299
FAA and SOA .....			27	27
CAS, CAPP, and FAA ....	2	2	2	
CAS, CAPP, and SOA ....	11	11		11
CAS, FAA, and SOA ....	2		2	2
CAPP, FAA, and SOA ....		19	19	19
In all four .....	2	2	2	2
<b>Affiliates</b>				
In one only .....		2		104
<b>Grand Total .....</b>	<b>427</b>	<b>546</b>	<b>95</b>	<b>3,054</b>

NOTE. 278 Academy Members do not indicate any membership in the above organization(s). 222 Academy Members included in the above table are Fellows of the Canadian Institute of Actuaries. 496 Academy Affiliates do not indicate any membership in the above organization(s).

# MEMBERSHIP

December 1, 1977

Supplemental list available from the Administrative Office

The abbreviations following the name of the member of the Academy designate membership in other actuarial bodies as follows:

- F. C. I. A. - Fellow of Canadian Institute of Actuaries
- F. C. A. S. - Fellow of Casualty Actuarial Society
- A. C. A. S. - Associate of Casualty Actuarial Society
- F. C. A. - Fellow of Conference of Actuaries in Public Practice
- M. C. A. - Member of Conference of Actuaries in Public Practice
- A. C. A. - Associate of Conference of Actuaries in Public Practice
- F. F. A. A. - Fellow of Fraternal Actuarial Association
- A. F. A. A. - Associate of Fraternal Actuarial Association
- F. S. A. - Fellow of Society of Actuaries
- A. S. A. - Associate of Society of Actuaries

	Enrolled
ABBOT, QUINCY S., F. S. A., Vice-President, Tax Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
ABBOTT, MICHAEL E., F. S. A., Vice-President and Actuary-Life Ins., American Republic Ins. Co., Des Moines, Iowa 50334	1977
ABBOTT, VARNUM J., JR., F. S. A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966
ABEGGLEN, THOMAS E., A. S. A., Actuarial Manager, A. S. Hansen, Inc., 711 Louisiana St., Houston, Texas 77002	ae 1976
ABKEMEIER, NOEL J., F. S. A., Associate Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062	e 1975
ABLIN, MARLENE J., Actuarial Consultant, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
ABRAHAMSON, ALICE S., Actuarial Supervisor, Meidinger & Assoc., Inc., 615 E. Michigan, Milwaukee, Wis. 53201	ae 1976
ABRAMS, SIDNEY L., A. S. A., Vice-President and Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108	e 1969
ABRAMSON, STEVEN J., F. S. A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	1967
ABSEY, DONALD M., Vice-President, National Assoc., Inc., 815 S. Flower St., Los Angeles, Calif. 90017	ae 1976
ADAMS, DAVID G., F. S. A., Towers, Perrin, Forster & Crosby, 438 IDS Center, Minneapolis, Minn. 55402	e 1974
ADAMS, J. ROSS, F. S. A., P. O. Box E, Manzanita, Oreg. 97130	*1965
ADAMS, MARY HARDIMAN (Mrs.), A. S. A., F. C. A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	c*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

ADAMS, PATRICIA M., F.S.A., Actuarial Associate, Hartford Ins. Group, Hartford, Conn. 06115	Enrolled 1976
ADAMS, SAMUEL P., F.S.A., 304 N. Second St., Leland, Mich. 49654	*1965
ADAMS, WARREN R., F.S.A., Director of Education, Society of Actuaries, 208 S. La Salle St., Chicago, Ill. 60604	e*1965
ADDIEGO, JAMES P., A.S.A., Actuarial Assistant, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	1971
ADELSTEIN, VICTOR A., F.S.A., Assistant Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	e 1972
ADLER, MARTIN, F.C.A.S., Vice-President and Actuary, Government Employees Ins. Co., Chevy Chase, Md. 20076	1970
ADORNATO, PAUL D., F.S.A., Vice-President, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1972
AFFLECK, ALLAN D., F.S.A., F.C.I.A., Executive Vice-President, M & R Services, Inc., 1301 Fifth Ave., Seattle, Wash. 98101	e 1966
AGEE, JOHN E., A.S.A., Vice-President and Actuary, Lone Star Life Ins. Co., Dallas, Texas 75235	e 1968
AGLIRA, ROBERT B., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 3 Penn Center, Philadelphia, Pa. 19102	1977
AHUJA, SUSHIL K., A.S.A., Assistant Actuary, Martin E. Segal Co., 1730 Rhode Island Ave., N.W., Washington, D.C. 20036	ae 1976
AIKMAN, ROY W., A.S.A., Consulting Actuary, 2103 W. 75th St., Prairie Village, Kans. 66208	e 1966
AIN, SAMUEL N., F.C.A., A.S.A., A.C.A.S., The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e*1965
AITKEN, WILLIAM H., F.S.A., F.C.I.A., Dept. of Statistics, University of Waterloo, Waterloo, Ontario N2L 3G1	e 1975
AKINS, C. CHARLES, JR., Senior Consultant, Kimball & Robinson, 60 Hickory Dr., Waltham, Mass. 02154	ae 1976
ALBERT, FAYE S. (Mrs.), F.S.A., Second Vice-President, United Ins. Co. of America, Chicago, Ill. 60601	1972
ALBRIGHT, MARIAN R. (Miss), F.S.A., 863 Front St., Binghamton, N. Y. 13905	*1965
ALDRICH, WILLIAM C., F.C.A.S., Associate General Counsel, Hartford Ins. Co., Hartford, Conn. 06115	*1965
ALENIK, BERNARD, A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N. Y. 10010	1967
ALEXANDER, GEORGE, F.S.A., F.C.I.A., Guardian Ins. Co. of Canada, Toronto, Ontario M5H 3M7	1966
ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110	*1965
ALEXANDER, ROBERT A., JR., A.S.A., Manager, Group Actuarial Operations, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1971
ALEXANDER, SILAS J., A.C.A., Vice-President, Insurance Operations, Government Personnel Mutual Life Ins. Co., San Antonio, Texas 78284	1966
ALFF, GREGORY N., A.C.A.S., Assistant Actuary, Employers Mutual Liability Ins. Co. of Wausau, Wausau, Wis. 54401	1977
ALFORD, CLARENCE L., F.F.A.A., 1130 J.C. Bradford Bldg., Nashville, Tenn. 37219	*1965
ALIN, STEVEN I., Consultant, S. M. Hyman Co., 505 Park Ave., New York, N. Y. 10022	ae 1976
ALLAN, HARRY E., F.S.A., A.C.A., Principal, Towers, Perrin, Forster & Crosby, 600 Third Ave., New York, N. Y. 10016	e*1965
ALLAN, WILLIAM, F.S.A., 532 Harrison Ave., Harrison, N. Y. 10528	e*1965
ALLARD, MAYNARD W., Box 235, Braintree, Mass. 02184	1966
ALLEN, BARRY T., F.S.A., Actuarial Assistant, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1977
ALLEN, DALE S., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles, Calif. 90067	e 1976
ALLEN, EDWARD S., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
ALLEN, HAROLD G., F.S.A., 4333 Greenwood Dr., Des Moines, Iowa 50312	*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member



	Enrolled
ALLEN, HENRY G., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
ALLEN, HOWARD D., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1966
ALLEN, JAMES F., A.S.A., Associate Actuary, Federal Kemper Life Assur., Long Grove, Ill. 60049	1971
ALLSTEADT, WAYNE E., F.S.A., F.C.A., Actuary, The Wyatt Co., Sears Tower, Suite 5600, 233 S. Wacker Dr., Chicago, Ill. 60606	e 1970
ALLSTROM, H. WILLARD, A.S.A., A.C.A., Vice-President and Senior Actuary, Union Labor Life Ins. Co., New York, N. Y. 10022	e 1966
ALPERN, LAWRENCE, A.S.A., 1052 Thomas Rd., Glen Burnie, Md. 21061	1966
ALPERT, FRANK J., F.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
ALTMAN, KENNETH, F.S.A., Executive Director, New York State Employees' Retirement System, Albany, N. Y. 12244	e*1965
ALTSCHULER, MICHAEL C., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06152	*1965
ALVORD, MORGAN H., F.S.A., 5 West View Dr., Bloomfield, Conn. 06002	*1965
AMLIE, WILLIAM P., F.C.A.S., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108	1966
AMODEO, ANTHONY E., F.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N. Y. 10010	1975
AMRINE, FRANK M., A.S.A., Actuary, Nationwide Corp., One Nationwide Plaza, Columbus, Ohio 43216	1975
ANCONA, PHILIP F., A.S.A., P.O. Box 520, Redondo Beach, Calif. 90277	ae 1976
ANDEREGG, DAVID S., A.C.A., Consulting Actuary, Zischke Organization Inc., One Post St., San Francisco, Calif. 94104	e 1966
ANDERSEN, THEODORE F., Pension Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	ae 1976
ANDERSON, ALF H., F.S.A., Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402	1969
ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219	1967
ANDERSON, ARTHUR W., A.S.A., F.C.A., Actuary, Johnson & Higgins, Three Center Plaza, Boston, Mass. 02108	e 1970
ANDERSON, DEAN R., F.C.A.S., Vice-President & Actuary, Leatherby Ins. Co., Fullerton, Calif. 92635	1976
ANDERSON, DONALD R., F.S.A., F.C.A., F.C.I.A., President, D. R. Anderson Assoc., 390 Bay St., Suite 2020, Toronto, Ontario M5H 2Y2	e 1975
ANDERSON, HENRY J., A.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1967
ANDERSON, HOMER G., A.S.A., Second Vice-President, Group Dept.-Pension Div., Travelers Ins. Co., Hartford, Conn. 06115	e 1966
ANDERSON, JAMES A., F.S.A., President, American Eagle Life Ins. Co., Morristown, N. J. 07960	*1965
ANDERSON, JAMES C. H., A.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1966
ANDERSON, LLOYD G., Assistant Vice-President and Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90051	1967
ANDERSON, NEIL M., F.S.A., Senior Vice-President and Chief Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	*1965
ANDERSON, PHILIP D., A.S.A., 25 Penny Meadow Rd., Sudbury, Mass. 01776	e 1966
ANDERSON, RICHARD A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Texas 76102	1966
ANDERSON, ROY R., F.S.A., Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062	*1965
ANDERSON, T. LOYAL, A.S.A., Rt. 1, Box 252, Hayward, Wis. 54843	1966
ANDREWS, EDWARD C., A.C.A.S., 19 Avalon Rd., West Hartford, Conn. 06119	1966
ANEJA, BHOLA, Pension Consultant and Actuary, Massachusetts Mutual Life Ins. Co., Rockford, Ill. 61101	ae 1976

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

ANGELL, DONALD C., President, Angell & Disend, Inc., P.O. Box 4710, Rumford, R.I. 02916	Enrolled e 1971
ANGEN, CAROL LEE, Consultant, Aetna Life Ins. Co., Hartford, Conn. 06156	ae 1976
ANGER, GERALD B., F.S.A., William M. Mercer, Inc., 7 King St., E., Toronto, Ontario M5C 1A5	e 1966
ANGLE, JOHN C., F.S.A., Executive Vice President, Guardian Life Ins. Co., New York, N. Y. 10003	e*1965
ANGLIN, ELIZABETH H., A.S.A., Associate Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006	e 1977
ANKER, ROBERT A., F.C.A.S., American State Ins. Co., Indianapolis, Ind. 46208	1971
ANNIN, ROGER K., F.S.A., Associate Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501	1977
ANTHONY, JOHN J., F.S.A., Consulting Actuary, Wakely & Assoc., Inc., 1467 Belleair Rd., Clearwater, Fla. 33516	1975
ANTLIFF, JOHN C., F.S.A., Senior Vice-President, Group, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e*1965
ANZALONE, GEORGE D., Actuary, Herget & Co., Inc., 15 Charles Plaza, Baltimore, Md. 21201	ae 1976
APONTE, JUAN B., M.C.A., President, First Federal Savings & Loan, Sanurce, Puerto Rico 00908	1967
ARCHACKI, RAYMOND J., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	e 1975
ARCHER, ALLAN K., F.S.A., F.C.I.A., Vice-President & Secretary, Northern Life Assur. Co., London, Ontario N6A 4G3	1969
ARCHER, GENE P., F.S.A., Technical Director, Seguros Independencia, S. A. Reforma 243, Mexico City 5 D. F., Mexico	*1965
ARCHIBALD, A. EDWARD, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn. 37350	*1965
ARCHIBALD, JOHN C., F.S.A., 1704 Luin Ln., Des Moines, Iowa 50322	*1965
ARGANBRIGHT, A. DEAN, F.S.A., President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901	*1965
ARIAL, DAVID B., A.S.A., Actuary, Colonial Life & Accident Ins. Co., Columbia, S. C. 29201	1971
ARJANI, NEVILLE A., F.S.A., Assistant Actuary, The Penn Mutual Life Ins. Co., Philadelphia, Pa. 19174	1977
ARLINGHAUS, CLEMENS G., F.S.A., 22 Elm St., Tenafly, N. J. 07670	e*1965
ARMSTRONG, ROBERT H., F.S.A., F.C.I.A., 539B Heritage Village, Southbury, Conn. 06488	*1965
ARNAUD, VERDUN J., Actuary, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90018	e 1970
ARNOLD, DANIEL M., F.S.A., Consulting Actuary, Hooker & Holcombe, Inc., 65 La Salle Rd., West Hartford, Conn. 06107	e 1969
ARNOLD, E. ALLEN, F.S.A., F.C.A., Actuary, The Wyatt Co., 300 Montgomery St., San Francisco, Calif. 94104	e*1965
ARTURA, RAYMOND C., Pension Cost Consultant, Equitable Life Assur. Soc., New York, N. Y. 10019	ae 1976
ARVANITIS, ERNEST A., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
ARVIN, LEO, Manager, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	1971
ASCHER, ROBERT W., F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	1967
ASHENBERG, WAYNE R., A.C.A.S., Assistant Actuary, Sentry Ins. Co., Stevens Point, Wis. 54481	1977
ASHTON, RICHARD D., F.S.A., Associate Actuary, National Life Ins. Co., Montpelier, Vt. 05602	1975
ATHANASSIADES, THEODOSSIOS, F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1967
ATKINS, FRANCIS R., A.S.A., Benefits Advisor, I. T. T., 320 Park Ave., New York, N. Y. 10022	1977
ATTIANESE, ROBERT M., 1515 84th St., Brooklyn, N. Y. 11228	ae 1976

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
ATTWOOD, JAMES A., F.S.A., Executive Vice-President, Group Operations, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
ATWOOD, CLARENCE R., F.C.A.S., Casualty Actuary, State of California, Dept. of Ins., 600 S. Commonwealth Ave., Los Angeles, Calif. 90005	1970
AUSTER, LAWRENCE S., F.S.A., Chief Actuary, Inter-Ocean Ins. Co., Cincinnati, Ohio 45214	e 1975
AUSTIN, CHARLES R., Consultant, The Wyatt Co., 65 William St., Wellesley, Mass. 02181	ae 1976
AUSTIN, JOSEPH D., F.S.A., President & Chief Executive Officer, Federal Life Ins. Co. (Mutual), Glenview, Ill. 60025	*1965
AUSTIN, PETER D., F.S.A., F.C.I.A., Consulting Actuary, Alexander & Alexander, 3550 Wilshire Blvd., Los Angeles, Calif. 90010	1977
AUTIN, A. ANTHONY, JR., F.S.A., Vice-President, Administration & U.S. Operations, Pan-American Life Ins. Co., New Orleans, La. 70019	e 1968
AUVINEN, THOMAS R., F.S.A., Senior Vice-President and Actuary, College Life Ins. Co., Indianapolis, Ind. 46268	1972
AVALON, GERALDINE D., A.C.A., Cavell & Associates, Leader Bldg., Room 353, Cleveland, Ohio 44114	e 1978
AXELROD, JERRALD B., F.S.A., Consulting Actuary, 31578 W. Nine Dr., Laguna Niguel, Calif. 92677	1966
AYACHE, ROBERT E., Actuarial Associate, National Health & Welfare Retirement Assoc., 666 Fifth Ave., New York, N. Y. 10019	ae 1976
AYSON, BENJAMIN E., Benefit Plan Consultants, Inc., 720 Kapiolani Blvd., 3rd Floor, Honolulu, Hawaii 96813	ae 1976
BABBITT, ALBERT E., F.S.A., 242 E. 19th St., New York, N. Y. 10003	*1965
BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	1968
BABER, LARRY D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Suite 308, 8990 W. Dodge Rd., Omaha, Nebr. 68114	1970
BACHAN, LALL, Actuarial Manager, A.S. Hansen, Inc., 400 Colony Sq. Atlanta, Ga. 30361	ae 1976
BACON, FRANCIS L., A.S.A., President, Bacon Assoc. Inc., Pegan Ln., Dover, Mass. 02030	1966
BACON, ROBERT A., F.S.A., Bacon & Wollman Associates, Inc., 1616 Walnut St., Philadelphia, Pa. 19102	e*1965
BADER, LAWRENCE N., F.S.A., Vice-President and Actuary, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e 1975
BADERTSCHER, CAROL L., Administrative Assistant, E.M. Klein & Assoc., 815 Superior Ave., Cleveland, Ohio 44114	ae 1977
BAECKSTROM, MARIANNE (Mrs.), A.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1966
BAGSHAW, JAMES J., F.C.A., A.S.A., President, Keath P. Gibson Co. and Modular Pension Systems, Ltd., 23 Hillside Ave., Metuchen, N. J. 08840	e 1966
BAGWELL, W. RAY, A.S.A., Vice-President and Actuary, Southern Life Ins. Co., Greensboro, N. C. 27420	e 1967
BAIN, DAVID J., F.S.A., Second Vice-President, Group Actuary, Capital Holding Corp., Louisville, Ky. 40232	1973
BAILEY, EARLE E., M.C.A., Consulting Actuary, 5826 Fox Hill Ln., Dallas, Texas 75232	1966
BAILEY, JAMES R., JR., F.S.A., Vice-President Group Insurance Services and Group Actuary, Protective Life Ins. Co., Birmingham, Ala. 35202	e*1965
BAILEY, JOHN E., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e 1970
BAILEY, JOHN M., III, F.S.A., Associate Actuary, Life Ins. Co. of Va., Richmond, Va. 23261	1976

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	Enrolled
BAILEY, MARILYN V., Senior Consultant, Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102	ae 1976
BAILEY, PAUL M., F.S.A., Executive Assistant, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
BAILEY, ROBERT A., F.C.A.S., Actuary-Director of NAIC Data Base, National Association of Ins. Commissioners, 633 W. Wisconsin Ave., Suite 1015, Milwaukee, Wis. 53203	*1965
BAILEY, ROBERT C., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co., McLean, Va. 22101	*1965
BAILEY, SIDNEY M. T., F.S.A., 64 Claude St., Beaconsfield, Quebec H9W 4G2	1968
BAILEY, WILLIAM A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	*1965
BAILEY, WILLIAM E., F.C.A., 1700 Sunset Blvd., Suite 5, West Columbia, S. C. 29169	1970
BAILEY, ALEXANDER J., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
BAILEY, AILEY, F.S.A., Senior Consulting Actuary, B. J. Vincent Co., Ltd., 120 Eglinton Ave., E., Toronto, Ontario M4P 1E2	e 1976
BAIN, PETER C., A.S.A., Actuary, Blue Cross of Northern California, Oakland, Calif. 94659	1969
BAINBRIDGE, THOMAS G., A.S.A., Assistant Actuary, William M. Mercer, Inc., P. O. Box 1857, Richmond, Va. 23215	e 1972
BAINE, MORTON B., Vice-President, Lokietz & Baine P.C., 48 East Old Country Rd., Mineola, N. Y. 11501	1966
BAIRD, STEPHEN E., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 233 S. Wacker Dr., Chicago, Ill. 60606	e 1974
BAITLER, SIMON C., F.S.A., Vice-President and Actuary, Transamerica Life Ins. & Annuity Co., Los Angeles, Calif. 90054	e 1975
BAK, HARRIS N., F.S.A., Vice-President & Chief Actuary, Madison Life Ins. Co., New York, N. Y. 10022	1976
BAKER, EDWARD H., F.C.I.A., F.S.A., Senior Vice-President and Chief Actuary, Capitol Life Ins. Co., Denver, Colo. 80201	1967
BAKER, JOHN K., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1969
BAKOS, THOMAS L., F.S.A., Vice-President and Actuary, Lincoln American Life Ins. Co., Memphis, Tenn. 38103	1972
BALCAREK, RAFAL J., F.C.A.S., Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa. 19103	*1965
BALDER, RUTH P., Account Supervisor, S.M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	ae 1977
BALDWIN, WILLIAM D., F.S.A., M.C.A., F.C.I.A., Tillinghast, Nelson & Warren, Inc., Tower Pl. 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1973
BALEDES, THEODORE E., F.S.A., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	e 1967
BALKO, KAREN H. (Ms.), F.C.A.S., Senior Actuarial Assistant, Aetna Life & Casualty Co., Hartford, Conn. 06156	1975
BALL, DAVID N., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N. J. 07101	1977
BALL, FRANK M., Vice-President, Actuary, Cal-Farm Life Ins. Co., Berkeley, Calif. 94705	1969
BALLANTYNE, HARRY C., A.S.A., Actuary, Social Security Administration, 6401 Security Blvd., Baltimore, Md. 21235	1971
BALLARD, JOHN D., A.S.A., F.F.A.A., F.C.A., Consulting Actuary, Taylor, Ballard & Co., 321 Third St. S.E., Cedar Rapids, Iowa 52406	e*1965
BALLARD, LARRY C., F.S.A., Vice-President, Allstate Life Ins. Co., Northbrook, Ill. 60062	*1965
BALLARD, RICHARD A., F.S.A., Assistant Group Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	1977
BAMBROUGH, BRIAN, F.S.A., Actuary, Gerber Life Ins. Co., White Plains, N. Y. 10601	1977
BANNISTER, DAN W., A.C.A.S., Senior Vice-President, Commercial Credit Co., 300 St. Paul Pl., Baltimore, Md. 21202	1971

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	Enrolled
BARAD, EDWARD L., A.S.A., Assistant Vice-President and Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90010	e 1969
BARAKAUSKAS, HELEN D., Statistical Analyst, The Travelers, Hartford, Conn. 06115	ae 1976
BARATKA, JOHN H., A.S.A., The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1972
BARBER, HARMON T., F.C.A.S., 18 Ridgewood Rd., Windsor, Conn. 06095	*1965
BARBER, WILLIAM L., F.S.A., F.C.I.A., Vice-President, Insurance Operations and Corporate Secretary, American Mutual Life Ins. Co., Des Moines, Iowa 50307	e*1965
BARBER, WILLIAM P., JR., F.S.A., 13 156th Ave., Redington Beach, Fla. 33708	*1965
BARDSLEY, LEONARD J., A.S.A., Manager, Employee Benefit Section, E. I. du Pont de Nemours & Co., Wilmington, Del. 19898	e 1971
BARHAM, THOMAS C., III, F.S.A., American Benefit Corp., 401 11th St., Huntington, W. Va. 25701	e*1965
BARKE, ROBERT C., A.C.A., President, Barke-Anderson & Assoc., Inc., 625 Second Ave. S., Minneapolis, Minn. 55402	e 1966
BARKER, KENNETH C., Manager, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	ae 1976
BARKER, LORING M., F.C.A.S., Assistant Vice-President and Actuary, Fireman's Fund American Ins. Co., San Francisco, Calif. 94120	*1965
BARKER, PAUL W., A.S.A., Actuarial Manager, A. S. Hansen, Inc., 633 17th St., Denver, Colo. 80202	ae 1976
BARLOW, LUCINDA B. (Mrs.), Associate, Edward J. Peters & Assoc., Inc., 3550 Washington Blvd., Indianapolis, Ind. 46205	1969
BARNABY, CHARLES H., F.S.A., Informatics, Inc., 1025 Elm St., Dallas, Texas 75202	e*1965
BARNES, BRYCE, Senior Consultant, Peat, Marwick, Mitchell & Co., Gateway I, Newark, N. J. 07102	ae 1976
BARNES, GALEN R., F.C.A.S., Actuary, Property/Casualty Pricing, Nationwide Ins. Co., Columbus, Ohio 43216	1977
BARNES, ROBERT L., F.C.I.A., F.S.A., F.C.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1967
BARNEY, HAROLD L., F.S.A., Actuarial Assistant, Prudential Ins. Co., Los Angeles, Calif. 90036	1977
BARNHART, E. PAUL, F.S.A., Consulting Actuary, 959 Gardenview Office Pkwy., St. Louis, Mo. 63141	e*1965
BARNHART, LYLE H., A.S.A., F.F.A.A., A.C.A., Box 267, Fulton, Ill. 61252	e*1965
BARRETT, EDWARD W., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1967
BARRETT, WILLIAM A., A.S.A., F.C.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 2029 Century Park E., Los Angeles, Calif. 90067	e 1970
BARRY, DENNIS R., F.S.A., Actuary, First Farwest Corp., 812 S.W. Washington, Portland, Oreg. 97205	1975
BARRY, ROBERT J., A.S.A., Consulting Actuary, Alexander & Alexander Inc., 100 E. Pratt St., Baltimore, Md. 21202	ae 1976
BART, ROBERT D., F.C.A.S., 2480 S. Kihel Rd., #705, Kihel, Hawaii 96753	e*1965
BARTIK, ROBERT F., F.C.A.S., Assistant Actuary, Kemper Ins. Group, Long Grove, Ill. 60047	1969
BARTIMER, HERMAN, F.S.A., A.C.A., 2 Stuyvesant Oval, New York, N. Y. 10009	e*1965
BARTLETT, DAPHNE D. (Mrs.), F.S.A., Vice-President and Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1972
BARTLETT, DWIGHT K., III, F.S.A. (Secretary), Senior Vice-President, Monumental Life Ins. Co., Baltimore, Md. 21202	e*1965
BARTOLAIN, CLIFFORD P., Pension Actuary, All American Life & Casualty Co., Chicago, Ill. 60631	ae 1976
BASH, FLOYD A., JR., A.S.A., Actuary, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1966
BASH, JOHN K., 72 Birch Rd., Port Republic, Md. 20676	e*1965

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BASS, FREDERICK B., F. S. A., Retirement Plans, Inc., 239 Hanna Bldg., Cleveland, Ohio 44115	Enrolled e 1975
BASSETT, PRESTON C., F. S. A., F. C. A., (Vice-President) Consulting Actuary, Tanglewood Cir., Wallingford, Pa. 19086	e*1965
BASSIN, ROBERT, Vice-President, Management Applied Programming, Inc., 6420 Wilshire Blvd., Los Angeles, Calif. 90048	1967
BASSMAN, BRUCE C., A. C. A. S., Actuary, Covenant Ins. Group, Hartford, Conn. 06101	1977
BASTIAN, TWILA C., Actuary, Western Management Consultants, Ltd., 832 Monroe, N. E., Albuquerque, N. Mex. 87108	ae 1977
BATCHELDER, WILLIAM H., F. S. A., Vice-President and Actuary, Western Farm Bureau Life Ins. Co., Denver, Colo. 60203	e 1971
BATEMAN, D. H. SAMUEL, F. S. A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
BATES, EUGENE W., F. S. A., Senior Vice-President, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	e*1965
BATES, JAMES M., A. S. A., President, Ohio State Life Ins. Co., Columbus, Ohio 43215	e 1966
BATES, MAREL K., A. S. A., Assistant Actuary, Martin E. Segal Co., 520 S. Virgil Ave., Los Angeles, Calif. 90020	ae 1976
BATHO, BRUCE W., A. S. A., A. C. A. S., 711 Life of Georgia Tower, Atlanta, Ga. 30308	1967
BATHO, ELGIN R., F. S. A., F. C. A. S., 5219 Tower Dr., Cape Coral, Fla. 33904	*1965
BATTAGLIN, BERNARD H., A. C. A. S., Insurance Services Office, 160 Water St., New York, N. Y. 10038	1970
BATTEN, ROBERT W., F. S. A., Professor of Actuarial Science, Georgia State University, University Plaza, S. E., Atlanta, Ga. 30303	1969
BATTLE, WILLIAM R., F. S. A., President, Shenandoah Life Ins. Co., Roanoke, Va. 24029	*1965
BAUCOM, BENNIE W., F. S. A., Vice-President and Actuary, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1971
BAUER, NICHOLAS, F. S. A., F. C. I. A., Executive Vice-President and Actuary, Montreal Life Ins. Co., Montreal, Quebec H3A 1E4	1968
BAUS, ROBERT D., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
BAUSH, MARY (Miss), A. C. A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1969
BAYLES, RICHARD E., F. S. A., Second Vice-President and Actuary, Equitable Life Ins. Co., McLean, Va. 22101	*1965
BAYO, FRANCISCO, A. S. A., Deputy Chief Actuary, Social Security Administration, Suite 700, Altmeyer Bldg., 6401 Security Blvd., Baltimore, Md. 21235	e 1968
BEACH, MORRISON H., F. S. A., F. C. I. A., Chairman of the Board and Chief Executive Officer, The Travelers Corporation, Hartford, Conn. 06115	*1965
BEAIRD, B. LYNN, A. S. A., F. C. A., Associate Actuary, The Wyatt Co., 6610 Harwin Dr., Suite 274, Houston, Texas 77036	e 1969
BEAIRD, V. CLARK, A. S. A., F. C. A., Vice-President, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	e 1966
BEALES, JOHN H., JR., Associate Actuary, United Ins. Co. of America, Chicago, Ill. 60601	1969
BEAN, RICHARD W., Actuary, State of California, Dept. of Ins., 600 S. Commonwealth Ave., Los Angeles, Calif. 90005	1967
BEARD, ALLEN R., Pension Benefit Guaranty Corp., P. O. Box 7119, Washington, D. C. 20044	e 1966
BEARDSLEY, CHARLES M., F. S. A., F. C. I. A., F. C. A., Chairman and Chief Executive Officer, Boone & Co., P. O. Box 66, Winston-Salem, N. C. 27102	*1965
BEASLEY, FLOYD T., F. S. A., Vice-President and Actuary, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306	*1965
BEATTIE, NORA M. (Miss), F. S. A., Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965

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BEATTIE, ORVILLE C., F.C.A., Chairman of the Board, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	Enrolled e*1965
BEATTY, CHESTER D., F.S.A., F.C.I.A., Executive Officer, Research, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1967
BECK, JOHN T., F.S.A., Vice-President and Actuary, North Central Life Ins. Co., St. Paul, Minn. 55101	1976
BECK, RICHARD K., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
BECKER, MURRAY L., F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e*1965
BECKER, ROBERT J., F.S.A., Actuarial Assistant, New York Life Ins. Co., New York, N. Y. 10010	1977
BECKER, TED, A.S.A., Staff Actuary, State Board of Ins., Austin, Texas 78786	1966
BECKERT, THOMAS A., F.S.A., Group Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	e 1966
BECKMAN, RAYMOND W., F.C.A.S., Woody Beckman Consulting Actuary, Inc., 47 Redwood Tree Ln., Irvine, Calif. 92715	1973
BEDNAR, ROBERT J., A.S.A., Metropolitan Life Ins. Co., New York, N. Y. 10010	1967
BEEBE, ROGER O., F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	e 1975
BEECHER, PAUL, Regional Pension Director, Pacific Mutual Life Ins. Co., Deerfield, Ill. 60015	ae 1976
BEEKMAN, JOHN A., A.S.A., Professor, Dept. of Mathematical Sciences, Ball State University, Muncie, Ind. 47306	1970
BEERNINK, DARRELL W., F.S.A., Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61761	1969
BEERS, CLYDE D., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1971
BEERS, HENRY S., F.S.A., 268 Hollister Way West, Glastonbury, Conn. 06033	*1965
BEERS, JOSEPHINE W. (Miss), F.S.A., P.O. Box 239, Hermosa Beach, Calif. 90254	*1965
BEHAN, DONALD F., F.S.A., Actuary, Haskins & Sells, 1114 Avenue of the Americas, New York, N. Y. 10036	e 1977
BEILES, HERBERT N., F.S.A., F.C.I.A., Group Pensions, Vice-President, Crown Life Ins. Co., Toronto, Ontario	e 1971
BEIN, ROBERT L., F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e 1971
BEIRNE, JAMES A., A.S.A., Assistant Chief Actuary, New York City Employees Retirement System, 220 Church St., New York, N. Y. 10013	e 1971
BEISENHERZ, ROBERT L., F.S.A., Vice-President, Lewis and Ellis Inc., 7540 Lyndon B. Johnson Fwy., Suite 634, Dallas, Texas 75251	1974
BELL, ALLAN A., A.C.A.S., Associate Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701	1969
BELL, CHARLES T., F.S.A., Assistant Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1976
BELL, GEORGE E., III, F.S.A., Coordinator of Actuarial Sciences, Arthur Young & Co., 277 Park Avenue, New York, N. Y. 10017	e 1976
BELL, MAX S., F.S.A., Apt. 501, The Dorset, 1301 N. Harrison St., Wilmington, Del. 19806	*1965
BELL, S. ALEXANDER, A.C.A., Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	1966
BEMS, VITOLD A., Supervisor, Airline Pilots Assn., Int'l., 1625 Massachusetts Ave., N.W., Washington, D. C. 20036	ae 1976
BENBROOK, PAUL, F.C.A.S., 4048 Heathersage Dr., Houston, Texas 77084	*1965
BENDER, RAYMOND W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	e*1965
BENEDICT, ELMER R., F.S.A., 145 Pinckney St., Apt. 121, Boston, Mass. 02114	*1965
BENEDICT, ROBERT C., F.S.A., Vice-President and Actuary, California-Western States Life Ins. Co., Sacramento, Calif. 95814	1974

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	Enrolled
BENESKI, FRANK A., Assistant Secretary and Manager, Connecticut General Life Ins. Co., Hartford, Conn. 06152	ae 1976
BENINCASA, BONNIE J., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1976
BENJAMIN, DEBORAH K., Senior Consultant, Coopers & Lybrand, 100 Federal St., Boston, Mass. 02110	ae 1976
BENJAMIN, ROY R., F.S.A., 7864 Third Ave., S., St. Petersburg, Fla. 33707	*1965
BENNET, KATHLEEN ANN, Supervisor, Group Pension Actuarial Service, Connecticut General Life Ins. Co., Hartford, Conn. 06152	ae 1976
BENNETT, MELVIN D., F.S.A., Somerset Ter. Eastview, Rt. 48, Frederick, Md. 21701	*1965
BENNETT, MICHAEL A., F.S.A., Consulting Actuary, 149 Albert St., Waterloo, Ontario N2L 3T2	e 1973
BENNETT, NORMAN J., F.C.A.S., Vice-President and Actuary, Continental Ins. Co., New York, N. Y. 10038	*1965
BENNETT, ROBERT J., Vice-President, Griffith & Bennett, Inc., Benedum Trees Bldg., Pittsburgh, Pa. 15222	ae 1976
BENOIT, LEONARD L., JR., Administrator-Group Division, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	ae 1976
BENSON, LAWRENCE E., Vice-President, Mutual Service Insurance, St. Paul, Minn. 55104	1969
BENTZIN, CHARLES G., F.S.A., President, Charles G. Bentzin Assn., Inc., 234 N. Central Ave., Phoenix, Ariz. 85004	e*1965
BEN-ZVI, PHILLIP N., F.C.A.S., Vice-President and Actuary, Royal-Globe Ins. Cos., New York, N. Y. 10038	1969
BERAM, ALFRED J., Vice-President, Financial Data Planning Corp., 2670 Tigertail Ave., Miami, Fla. 33133	ae 1976
BERAM, GEORGE, F.S.A., Hooker & Holcombe, 25 Rutland St., Carlisle, Mass. 01741	e 1972
BERENDT, GEORGE J., Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976
BERES, JOSEPH, JR., Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1975
BERG, ROY A., JR., A.C.A.S., Vice-President and Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601	1966
BERG, WILLIAM D., F.S.A., Research Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
BERGEN, JOSEPH S., A.C.A., Director of Group Pension Consulting Services, Prudential Ins. Co., Florham Park, N. J. 07932	e 1966
BERGEN, ROBERT D., F.C.A.S., Vice-President and Actuary, Great American Ins. Group, Cincinnati, Ohio 45202	1972
BERGER, ARTHUR A., Senior Consultant, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	ae 1976
BERGER, GOTTFRIED O., President, Cologne Life Reinsurance Co., Stamford, Conn. 06904	1969
BERGIN, JAMES L., F.S.A., Senior Vice-President and Actuary, Occidental Life Ins. Co. of N. C., Raleigh, N. C. 27605	1973
BERGMAN, BARNEY, Senior Actuarial Assistant, Equitable Life Assur. Society, New York, N. Y. 10019	ae 1976
BERGQUIST, WAYNE E., F.S.A., F.C.I.A., Taxation Officer, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1975
BERGSTRESSER, R. L., F.S.A., Consulting Actuary, 370-B Claremont Ave., Montclair, N. J. 07042	1969
BERIN, BARNET N., F.S.A., F.C.A., Director, Pension and Actuarial, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e*1965
BERKELEY, EDMUND C., F.S.A., President, Berkeley Enterprises, Inc., 815 Washington St., Newtonville, Mass. 02160	*1965
BERKEY, STEPHEN H., F.S.A., Second Vice-President and Group Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	e 1971

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BERKOWITZ, MICHAEL H., F.S.A., Vice-President and Chief Actuary, Colonial Life Ins. Co. of America, East Orange, N. J. 07017	Enrolled 1970
BERMAN, MELVYN E., A.S.A., Actuary, Veterans Administration, 5000 Wissahickon Ave., Philadelphia, Pa. 19101	e 1970
BERNE, DAVID H., F.S.A., 860 E. 15th St., Brooklyn, N. Y. 11230	1966
BERNI, ELIZABETH C., A.S.A., Associate Actuary, The Wyatt Co., 300 Montgomery, 12th Floor, San Francisco, Calif. 94104	ae 1976
BERNSTEIN, AGNES, Associate Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	ae 1976
BERNSTEIN, LARRY, F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	e 1969
BERQUIST, JAMES R., F.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., Suite 400, Pasadena, Calif. 91101	*1965
BERRY, CHARLES H., F.C.A.S., Director, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977
BERRY, GEORGE L., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1970
BERRY, WILLIAM J., F.S.A., 252 Everett Pl., Englewood, N. J. 07631	*1965
BERTLES, GEORGE G., A.C.A.S., Senior Actuarial Assistant, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977
BERTOLDO, ROY J., A.S.A., Vice-President, Johnson & Higgins of California, 601 California St., San Francisco, Calif. 94108	e 1967
BERTRAM, JOHN C., F.S.A., Senior Vice-President and Chief Actuary, Durham Ins. Co., Raleigh, N. C. 27608	e*1965
BETZ, CARL W., F.C.A., 1806 N.W. Palmcroft Dr., Phoenix, Ariz. 85007	1969
BEVAN, JOHN A., F.S.A., Actuary, Individual Product and Financial Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
BEVAN, JOHN R., F.C.A.S., Vice-President and Actuary, Liberty Mutual Ins. Co., Boston, Mass. 02117	*1965
BHAVE, SHASHIKANT K., A.S.A., Associate Actuary, Monumental Life Ins. Co., Baltimore, Md. 21202	1971
BIAMONTE, RONALD M., F.S.A., Assistant Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1977
BICKEL, STEPHEN D., F.S.A., Vice-President and Actuary, American General Life Ins. Co., Houston, Texas 77001	1972
BICKERSTAFF, DAVID R., F.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., Pasadena, Calif. 91101	1969
BIDDLEMAN, ALBERT F., Director, Customer Service, Connecticut General Life Ins. Co., Hartford, Conn. 06152	e 1968
BIDELMAN, WAYNE D., F.S.A., Director of Reinsurance Sales Services, Security Life of Denver, Denver, Colo. 80202	1974
BIERLEY, THOMAS G., F.S.A., Actuarial Assistant, Bankers Life Co., Des Moines, Iowa 50311	1977
BIERSCHBACH, RAYMOND A., F.S.A., Executive Vice-President, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90051	*1965
BIGGS, JAMES F.A., F.S.A., F.C.A., Principal, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e*1965
BILELLO, FRANK L., M.C.A., Senior Pension Consultant, Metropolitan Life Ins. Co., New York, N. Y. 10010	e 1970
BILISOLY, RICHARD S., F.S.A., F.C.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1966
BILL, RICHARD A., Actuary, Country Mutual Ins. Co., Bloomington, Ill. 61701	1973
BILLMAN, ELMER, F.S.A., Vice-President and Actuary, Pilot Life Ins. Co., Greensboro, N. C. 27420	*1965
BILSBORROW, JOHN E., Chairman Inv. Comm., Benefit Trust Life Ins. Co., Chicago, Ill. 60626	1967
BINGHAM, ALBERT A., F.S.A., Vice-President, Health Insurance, Mutual of New York, Syracuse, N. Y. 13202	*1965
BIRKENSHAW, JOHN T., F.S.A., President, Mony Life Ins. of Canada, Don Mills, Ontario M3C 1V2	1966

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

BISCOGLIA, RAYMOND J., F.S.A., Wakely & Associates, 1467 Belleair Rd., Clearwater, Fla. 33516	Enrolled e 1976
BISHOP, CLIFFORD W., President, Consulting Dynamics Inc., 1306 Hartford Bldg., Dallas, Texas 75201	ae 1976
BISHOP, DONALD B., F.S.A., Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	e 1971
BISHOP, WILLIAM D., F.S.A., F.C.I.A., Assistant Vice President, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	*1965
BITTEL, W. HAROLD, F.S.A., A.C.A.S., 105 Kensington Ave., Trenton, N. J. 08618	*1965
BITZER, J. FREDERICK, F.S.A., Vice-President, Fred S. James & Co. of Connecticut, 250 Constitution Plaza, Hartford, Conn. 06103	e*1965
BLACK, BARRY M., F.S.A., Associate Actuary, Teachers Ins. & Ann. Assn., New York, N. Y. 10017	e 1974
BLACK, FORREST E., JR., F.S.A., President, Carlin-Black Co., Suite 600, 10101 Linn Station Rd., Louisville, Ky. 40223	e*1965
BLACK, HAROLD W., A.S.A., F.C.A., President, H. W. Black & Assoc., Inc., 1200 First American Center, Nashville, Tenn. 37238	e 1968
BLACK, KENNETH, Actuary, Internal Revenue Service, 1111 Constitution Ave., N. W., Washington, D. C. 20224	ae 1976
BLAGDEN, HENRY E., F.S.A., 526 Banyan Rd., Vero Beach, Fla. 32960	*1965
BLAIR, B. FRANKLIN, F.S.A., 64 Princeton Rd., Havertown, Pa. 19083	e*1965
BLAKE, IAN M., F.S.A., Manager, Valuation, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1976
BLAKE, WILLIAM H., JR., F.S.A., Actuary, The Wyatt Co., 1620 K St., N. W., Washington, D. C. 20006	e*1965
BLAKESLEE, HOWARD W., F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	1969
BLAND, WILLIAM H., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1970
BLANKENSHIP, ROBERT W., Tilhaghaast, Nelson & Warren, Inc., 3340 Peachtree Rd., N. E., Atlanta, Ga. 30326	ae 1976
BLANKLEY, DONOVAN T., F.C.A., A.S.A., 4 Oak Ledge Cir., South Norwalk, Conn. 06854	e 1966
BLANTON, RICHARD C., Actuary, Bankers Fidelity Life Ins. Co., Atlanta Ga. 30309	1970
BLATCHFORD, LYND T., F.S.A., Partner, Pentad, 633 Trapelo Rd., Waltham, Mass. 02154	e 1967
BLATTENBERG, ROBERT C., Vice-President and Actuary, National Fidelity Life Ins. Co., Kansas City, Mo. 64106	1967
BLATTNER, GARY L., F.S.A., Associate Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216	1971
BLAZEK, CHARLES J., Actuary, Herget & Co., Inc., 15 Charles Plaza, Baltimore, Md. 21202	ae 1976
BLAZER, BARRY L., F.S.A., National Director, Actuarial Benefits & Consulting Services, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10021	1969
BLEAKNEY, THOMAS P., F.S.A., F.C.I.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e*1965
BLEECKER, D. LORNE, F.S.A., Assistant Actuary, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1968
BLEYLER, PETER A., F.S.A., M. C. A., Vice-President, Alexander & Alexander, Inc., 611 Olive St., St. Louis, Mo. 63101	e 1972
BLIVESS, MICHAEL P., F.C.A.S., Assistant Actuary, Aetna Ins. Co., Hartford, Conn. 06156	1977
BLOBAUM, GENE A., F.F.A.A., F.S.A., Associate Actuary, Aid Association for Lutherans, Appleton, Wis. 54919	1977
BLOCH, MAX, F.C.A., 221 W. 82nd St., New York, N. Y. 10024	e 1967
BLOCK, RONALD A., F.S.A., Group Actuary, Monumental Life Ins. Co., Baltimore, Md. 21202	e 1974

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BLOCK, STEPHEN D., A.S.A., Senior Mathematician, Guardian Life Ins. Co., New York, N. Y. 10003	Enrolled 1970
BLODGET, HUGH R., F.C.A.S., Assistant Vice-President, Investor Relations, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
BLOODWORTH, LUCIAN F., F.S.A., Senior Vice-President, Operations, Protective Life Ins. Co., Birmingham, Ala. 35202	e 1968
BLOOM, SHIRLEY G., Manager, Unionmutual Life Ins. Co., Portland, Maine 04112	ae 1976
BLOOMFIELD, COLEMAN, F.S.A., President, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	*1965
BLOOMFIELD, LOUIS J., Vice-President, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	ae 1976
BLOSSOM, CHARLES N., JR., Vice-President and Actuary, Concord General Life Ins. Co., Concord, N. H. 03301	1966
BLOUNT, WILLIAM H., F.S.A., Divisional Actuary, Meidinger and Assoc., Inc., 5744 Lyndon B. Johnson Fwy., Dallas, Texas 75240	e 1972
BOYER, JAMES R., F.S.A., Vice-President, Corporate Resources Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	1972
BLUMENFELD, M. EUGENE, A.C.A.S., A.C.A., Assistant Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630	1966
BOATRIGHT, DAVID J., A.S.A., President, D. J. Boatright, Inc., 327 S. LaSalle St., Chicago, Ill. 60604	e 1970
BODEN, DONALD E., Managing Director, William M. Mercer Benefits International, Ltd., 2 Southampton Pl., London, WC1A 2DA, England	e 1969
BODEN, JOHN A., F.S.A., President, Actuarial Consultants, Inc., 1801 Century Park East, Suite 1601, Los Angeles, Calif. 90067	1974
BODINE, ANDREW F., F.S.A., Vice-President & Actuary, Inter-State Assur. Co., Des Moines, Iowa 50308	1966
BODTKER, MICHAEL B., F.S.A., Associate Actuary, First Colony Life Ins. Co., Lynchburg, Va. 24505	e 1977
BOECKNER, ROBERT G., F.S.A., F.C.I.A., Actuarial Vice-President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1973
BOEHM, C. ROLAND, F.S.A., Assistant Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	1969
BOERMEESTER, JOHN M., F.S.A., 355A Pine Ridge Dr., Whispering Pines, N. C. 28389	*1965
BOGARDUS, WILLIAM L., F.S.A., Assistant Actuary, Group Dept., Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1972
BOGGIO, WALTER E., Assistant State Actuary, Commonwealth of Massachusetts, Division of Savings Bank Life Ins., Boston, Mass. 02108	1971
BOHN, ROBERT J., F.S.A., Actuary, Franklin Life Ins. Co., Springfield, Ill. 62713	e 1966
BOIN, BRUNO V., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 5th Ave., Suite 3600, Seattle, Wash. 98101	e 1971
BOLEN, JOHN T., Assistant Actuary, Dan McGinn & Assoc., 1150 S. Olive St., Box 30077, Los Angeles, Calif. 90030	ae 1976
BOLEY, RUSSELL A., F.S.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 5750 W. 95th St., Overland Park, Kans. 66207	e 1971
BOLIN, BOB J., F.S.A., Vice-President and Actuary, Southland Life Ins. Co., Dallas, Texas 75221	e 1967
BOLIN, MADGE EDWARDS, F.S.A., A.C.A., Vice-President and Senior Actuary, Booke & Co., P.O. Box 66, Winston-Salem, N. C. 27102	e 1967
BOLNICK, HOWARD J., F.S.A., A.C.A., Consultant, Coopers & Lybrand, 222 S. Riverside Plaza, Chicago, Ill. 60606	e 1972
BOLTON, ROBERT G., A.S.A., Vice-President, Actuary, The S.M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	ae 1977
BOLTON, WILBUR M., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054	*1965
BONANNO, JOSEPH R., Associate Director, Prudential Ins. Co., Los Angeles, Calif. 90051	ae 1976
BOND, DUANE A., Actuary, Johnson & Higgins, 601 California St., San Francisco, Calif. 94108	ae 1976

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BOND, JOHN J., A.S.A., Consulting Actuary, Bond & Co., 3 Penn Center Plaza, Philadelphia, Pa. 19102	Enrolled e 1966
BONDY, MARTIN, F.C.A.S., Senior Vice-President, Crum & Forster Ins. Cos., Morristown, N. J. 07960	*1965
BONNARD, FERNAND, F.S.A., Vice-President, Financial Controls, Provident Life and Accident Ins. Co., Chattanooga, Tenn. 37402	*1965
BONNEL, RALPH O., F.F.A.A., Actuary, 3912 Azalea St., Colorado Springs, Colo. 80907	*1965
BONNER, EMMET M., Assistant Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199	ae 1976
BONNEVILLE, WILLIAM D., F.S.A., Actuary, North Atlantic Life Ins. Co., Jericho, N. Y. 11753	1976
BOOHER, J. EARNEST, F.S.A., 2515 Polk St., #21, Hollywood, Fla. 33020	*1965
BOOKE, SAMUEL L., F.S.A., F.C.A., Chairman, Executive Committee, Booke & Co., P.O. Box 66, Winston-Salem, N. C. 27102	e*1965
BOOTH, ALLEN D., F.S.A., Vice-President and Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204	e 1974
BOOTH, JOHN K., F.S.A., Associate Actuary, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	1969
DOOTHROYD, HERBERT J., F.S.A., Senior Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
BORDEN, NATHAN B., A.S.A., Associate Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1966
BORDEN, RICHARD D., A.C.A., Consulting Actuary, 3806 S.E. Rural St., Portland, Oreg. 97202	e 1966
BORDEWICK, JAMES R., F.S.A., Consulting Actuary, Stennes & Assoc. Inc., Suite 600, 2850 Metro Dr., Minneapolis, Minn. 55420	e 1966
BORGHESE, MARIANNE, Supervisor, New York Life Ins. Co., New York, N. Y. 10010	ae 1976
BORNHUETTER, RONALD L., F.C.A.S., (Vice-President) Senior Vice-President, Comptroller, General Reinsur. Corp., Greenwich, Conn. 06830	*1965
BORTON, DOUGLAS C., F.S.A., F.C.A., F.C.I.A., Senior Vice-President and Chief Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
BOSTIAN, ROBERT I., JR., F.S.A., Vice-President, Robert E. Borah & Assoc. Inc., 715 Hospital Trust Bldg., Providence, R. I. 02903	e 1977
BOSWELL, RICHARD L., F.S.A., Vice-President and Actuary, National Western Life Ins. Co., Austin, Texas 78701	e 1975
BOTHMANN, HORST P., M.C.A., Pension Administrator, Chloride Inc., 5200 W. Kennedy Blvd., Tampa, Fla. 33623	e 1971
BOTKIN, LEROY V., F.S.A., Vice-President and Actuary, Continental Assur. Co., Chicago, Ill. 60685	*1965
BOU, JORGE V., Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
BOUCHER, PAUL E., A.S.A., Director, Pension Services, Prudential Ins. Co., Fort Washington, Pa. 19034	e 1970
BOULET, GERALD F., A.S.A., F.C.A., Actuarial & Computer Services, 36 S. Main St., Sharon, Mass. 02087	e 1966
BOURDEAU, PAUL T., F.S.A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	e*1965
BOWERS, NEWTON L., JR., F.S.A., Professor of Actuarial Science, College of Business Administration, Drake University, Des Moines, Iowa 50311	*1965
BOWLES, THOMAS P., JR., F.S.A., F.C.A., F.F.A.A., (Past-President), Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N. E., Atlanta, Ga. 30326	e*1965
BOWLING, THOMAS B., F.S.A., Actuary, American International Life Assur. Co., Wilmington, Del. 19801	e 1966
BOWMAN, GLENN L., A.C.A., 3908 Muskogee St., Des Moines, Iowa 50312	1966
BOWMAN, WILLIAM H., F.S.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1973
BOYAJIAN, JOHN H., F.C.A.S., Actuary, New Jersey Manufacturers Ins. Co., Trenton, N. J. 08607	*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
BOYER, DONALD E., F.S.A., Vice-President and Actuary, Life Insurance Co. of Virginia, Richmond, Va. 23230	1966
BOYER, JOHN F., F.S.A., Consulting Actuary, Route 3, Box 191, Chapel Hill, N. C. 27514	*1965
BOYLE, JAMES I., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
BOYNTON, EDWIN F., F.S.A., F.C.A. (President) Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e*1965
BRADEN, LUCIAN J., 29-08 147th St., Flushing, N. Y. 11354	1966
BRADFORD, JOHN A., A.S.A., Assistant Actuary, American International Life Assur. Co., New York, N. Y. 10005	1971
BRADSHAW, JOHN G., JR., F.C.A.S., Senior Actuarial Assistant, Hartford Ins. Group, Hartford, Conn. 06115	1975
BRADY, GEORGE V., F.S.A., 315 W. 106th St., New York, N. Y. 10025	*1965
BRADY, MICHAEL B., Consultant, Johnson & Higgins Carolinas, Inc., 1600 Southern National Center, Charlotte, N. C. 28202	ae 1976
BRADY, ROBERT P., F.S.A., A.C.A., F.F.A.A., Executive Vice-President and Chief Actuary, Republic National Life Ins. Co., Dallas, Texas 75204	*1965
BRAGG, JOHN M., F.S.A., A.C.A.S., President, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	e*1965
BRAND, THOMAS G., M.C.A., Consultant, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60608	e 1970
BRANDT, RICHARD E., Vice-President, Pension Service, Inc., 205 Church St., New Haven, Conn. 06510	ae 1976
BRANNIGAN, JAMES F., F.C.A.S., Senior Vice-President and Actuary, H. F. Ahmanson & Co., 3731 Wilshire Blvd., Los Angeles, Calif. 90010	*1965
BRANNOCK, RONALD D., F.S.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N. E., Atlanta, Ga. 30326	e 1974
BRASKETT, RALPH J., F.S.A., Actuary, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	e 1973
BRAUN, NANCY, Assistant Actuary, Martin E. Segal Co., 520 S. Virgil Ave., Los Angeles, Calif. 90020	ae 1976
BRAUND, ROBERT G., F.S.A., President, Munich American Reassur. Co., Atlanta, Ga. 30346	1966
BRAVMANN, CLAUDE S., F.S.A., Vice-President and Actuary, United States Leasing International, Inc., 633 Battery St., San Francisco, Calif. 94111	e 1967
BREEZE, WILLIAM H., F.S.A., Executive Vice-President, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	*1965
BREMER, JOHN P., F.S.A., Associate Actuary, California-Western Life Ins. Co., Sacramento, Calif. 95814	e 1975
BRENNAN, JEREMIAH T., JR., Vice-President, S & W Agency, Inc., 130 William St., New York, N. Y. 10038	ae 1977
BRENNAN, LAWRENCE T., F.S.A., F.C.I.A., F.C.A., Senior Vice-President, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e*1965
BRENNAN, PAUL J., F.S.A., M.C.A., Principal, Peat, Marwick, Mitchell & Co., One Boston Pl., Boston, Mass. 02108	e 1975
BRERETON, ALAN R., F.S.A., F.C.I.A., Associate Actuary, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1975
BREWSTER, JOHN E., F.S.A., F.C.I.A., Vice-President and Actuary, William M. Mercer, Inc., 222 S. Riverside, Chicago, Ill. 60606	e*1965
BRIAN, ROBERT A., F.C.A.S., General Partner, Conning & Co., 41 Lewis St., Hartford, Conn. 06103	1972
BRIEGEL, DOROTHY BREYNAERT (Mrs.), F.S.A., Actuary, Meidinger & Assoc., Inc., Box K-10, Richmond, Va. 23288	e*1965
BRIEGEL, HEINZ A., F.S.A., Senior Vice-President and Actuary, Fidelity Bankers Life Ins. Co., Richmond, Va. 23235	1968
BRIGADE, HAROLD R., F.S.A., A.C.A., Director of Group Pensions, Mutual of New York, New York, N. Y. 10019	e 1975
BRIGGS, PHILIP, F.S.A., F.C.I.A., Executive Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	1966

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

# Membership

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	Enrolled e 1967
BRIGHT, HENRY, F.S.A., Actuary, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	
BRIMLEY, DALE B., A.S.A., Associate Actuary, Beneficial Life Ins. Co., Salt Lake City, Utah 84136	1970
BRINDISE, RALPH S., F.C.A.S., Risk Consultant, Standard Oil Co. of Indiana, Box 5910A, Chicago, Ill. 60680	*1965
BRINK, STEPHEN D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1976
BRINSTER, DONALD W., Consultant, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
BRISCOE, J. HUELL, F.C.A., Principal, J. Huell Briscoe & Assoc., 307 N. Michigan Ave., Chicago, Ill. 60601	*1965
BRITTON, WILLIAM R., JR., F.S.A., Second Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1971
BROCHU, ROBERT, F.S.A., Vice-President, William M. Mercer, Ltd., 1801 McGill College Ave., Montreal, Quebec H3A 2N4	1976
BROCK, JAMES D., F.S.A., Actuarial Director, Prudential Ins. Co., Houston, Texas 77001	1970
BROCK, JAMES E., F.S.A., Group Pension Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43215	1975
BROCKETT, JERRY L., F.S.A. F.C.A., Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	e*1965
BRODIE, NORMAN, F.S.A., 81 Robert Dr., New Rochelle, N. Y. 10804	*1965
BROERS, FREDERICK L., F.S.A., Associate Actuary, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677	1975
BROGAN, HOWARD S., JR., A.S.A., Vice-President and Actuary, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63138	e 1968
BROOKS, ALEXANDER T., A.S.A., Senior Vice-President and Actuary, Philippine American Life Ins. Co., Manila, Philippines	e 1970
BROOKS, CHARLES E., F.S.A., Associate Actuary, Swiss Reinsurance Co., Zurich, Switzerland	1967
BROOKS, FRANK A., JR., F.S.A., Vice-President, Data Processing, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	*1965
BROOKS, JAMES C., JR., F.S.A., Assistant Vice-President and Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	1976
BROOKS, ROGER K., F.S.A., President, Central Life Assur. Co., Des Moines, Iowa 50306	*1965
BROOME, DOUGLAS A., Actuary, South Carolina Dept. of Ins., Columbia, S. C. 29204	1966
BROPHY, JOSEPH T., F.S.A., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	e*1965
BROSSEAU, ALDEN W., F.S.A., President, American Express Life Ins. Co., San Francisco, Calif. 94119	*1965
BROTHERS, WARREN H., A.C.A., Vice-President and Actuary, Chicago Metropolitan Mutual Assur. Co., Chicago, Ill. 60653	1966
BROVERMAN, BRIAN S., F.S.A., Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	1976
BROWN, ARNOLD B., F.S.A., 50 Chumasero Dr., Apt. 7-L, San Francisco, Calif. 94132	*1965
BROWN, CARROLL H., F.S.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e*1965
BROWN, CHARLES H., F.S.A., Sales Development Officer, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1977
BROWN, CHARLTON V., Assistant Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68131	ae 1976
BROWN, EDWARD W., F.S.A., Retirement System Actuary, New York State Employees Retirement System, A. E. Smith State Office Bldg., Albany, N. Y. 12244	e 1975
BROWN, EVERETT G., JR., Vice-President and Actuary, United Fidelity Life Ins. Co., Dallas, Texas 75202	1967
BROWN, GERALD M., F.S.A., Senior Vice-President and Actuary, Equitable General Corp., McLean, Va. 22101	1974

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	Enrolled
BROWN, JAN C., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1969
BROWN, LLOYD J., F.S.A., F.C.I.A., 4501 Sherbrooke St., Westmount 215, Quebec	1968
BROWN, MAURICE S., 3608 Saul Rd., Kensington, Md. 20795	1967
BROWN, NANCY E., Assistant to Manager of Pension and Group Ins. Administration, Square D Co., Executive Plaza, Park Ridge, Ill. 60068	ae 1977
BROWN, PETER, A.S.A., American International Reinsurance Co., Hamilton, Bermuda	1969
BROWN, RICHARD F., Manager, American Motors Corp., 27777 Franklin Rd., Southfield, Mich. 48034	ae 1976
BROWN, ROBERT A., F.S.A., Associate Actuary, Group Pension, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1969
BROWN, STEPHEN L., F.S.A., Senior Vice-President & Treasurer, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
BROWN, WILLIAM A., F.S.A., President, Servesco, Inc., 300 Interstate North Pkwy., Atlanta, Ga. 30339	e*1965
BROWN, WILLIAM C., F.S.A., 39 Inwood Rd., Chatham, N. J. 07928	*1965
BROWN, WILLIAM W., JR., F.C.A.S., Associate Actuary, Liberty Mutual Ins. Co., Boston, Mass. 02117	1967
BROWNLEE, HAROLD J., F.S.A., F.C.I.A., Actuarial Director, Group Pensions, Prudential Ins. Co., Florham Park, N. J. 07932	e*1965
BRUCE, JAMES G., F.S.A., 71 W. Alpha Way, Tucson, Ariz. 85704	*1965
BRUCE, ROBERT E., F.C.A., F.F.A.A., Consulting Actuary, Bruce & Assoc., Midway Executive Manor, 11 N. Skokie Blvd., Lake Bluff, Ill. 60044	e*1965
BRUCE, WILLIAM D., F.F.A.A., F.C.A., Actuary, Bruce & Assoc., Midway Executive Manor, 11 N. Skokie Blvd., Lake Bluff, Ill. 60044	*1965
BRUCKMAN, PAUL S., Actuary, Jacobson & Associates, Inc., 400 Montgomery St., San Francisco, Calif. 94521	e 1970
BRUMMER, GEORGE, F.S.A., F.C.I.A., F.C.A., Zurich-American Life Ins. Co., Chicago, Ill. 60604	e 1966
BRUTZMAN, F. BARD, F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1969
BRYAN, CHARLES A., F.C.A.S., Manager of Actuarial Research, Allstate Ins. Co., Menlo Park, Calif. 94025	1977
BRYAN, DAVID, F.S.A., F.C.I.A., Assistant Actuary, Canada Life Assur. Co., Toronto 1, Ontario	1974
BRYAN, WILLIAM J., JR., F.S.A., Consulting Actuary, Bryan, Pendleton, Swats & McAllister, 4205 Hillsboro Rd., Nashville, Tenn. 37215	1966
BRYANT, ARTHUR L., F.S.A., Vice-President and Secretary, State Life Ins. Co., Indianapolis, Ind. 46204	1966
BRYANT, EDWIN T., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1971
BRYCE, GEORGE M., F.S.A., 5830 Midnight Pass Rd., Sarasota, Fla. 33581	*1965
BUBEN, PAUL, Executive Vice-President and Actuary, Foremost Life Ins. Co., Grand Rapids, Mich. 49506	1970
BUCHANAN, JOHN H., F.S.A., Vice-President and Actuary, Pioneer American Ins. Co., Fort Worth, Texas 76116	e 1974
BUCHANAN, WILLIAM M., F.S.A., F.C.A., President, Knickerbocker Life Ins. Co., Austin, Texas 78701	e*1965
BUCHER, G. SCOTT, F.S.A., F.C.I.A., Vice-President and Actuary, Valuation, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1972
BUCHTER, GENE W., F.S.A., Vice-President, Southland Life Ins. Co., Dallas, Texas 75221	1966
BUCK, NORMAN F., F.S.A., A.C.A., Bruce & Associates, Midway Executive Manor, 11 N. Skokie Blvd., Lake Bluff, Ill. 60044	*1965
BUCK, ROBERT E., Manager, A. S. Hansen, Inc., 710 Fourth Financial Center, Wichita, Kans. 67202	ae 1976
BUCKMAN, ALFRED L., F.S.A., 4023-N Calle Sonora E., Laguna Hills, Calif. 92653	e*1965

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	Enrolled
BUCKMAN, ROGER A., F.S.A., Director, Pension Technical Services, Continental Assurance Co., Chicago, Ill. 60685	e 1974
BUCKNELL, EARL F., F.S.A., 1355 S. Portofino Dr., Sarasota, Fla. 33581	*1965
BUCKNELL, ROBERT I., F.S.A., Stennes & Assoc., Inc., 2001 Bryan Tower, Dallas, Texas 75201	e 1970
BUCKNER, LEONARD W., F.S.A., Second Vice-President & Actuary, Capital Holding Corp., Louisville, Ky. 40201	1976
BUDD, EDWARD H., F.C.A.S., President, Travelers Ins. Co., Hartford, Conn. 06115	*1965
BUDD, GEORGE L., JR., A.S.A., Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e 1972
BUDDINGTON, DAVID W., F.S.A., Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	1971
BUDINGER, JOSEPH A., F.S.A., 4750 N. Central Ave., Phoenix, Ariz. 85012	*1965
BUELL, CHARLES H., F.S.A., F.C.I.A., Staff Actuary, Capitol Life Ins. Co., Denver, Colo. 80203	1966
BUFFIN, KENNETH G., A.S.A., F.C.A., A. S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017	e 1967
BUFFINTON, PHILIP G., A.C.A.S., Vice-President and Secretary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701	1966
BUGG, WILLIAM J., JR., F.S.A., Vice-President and Group Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23261	e 1975
BULETTE, WAYNE, F.S.A., Consulting Actuary, Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	e 1968
BUNIN, DAVID T., F.S.A., A.F.A.A., F.C.A., Actuarial-Economic Consultant, Bunin Assoc., 2135 Land Title Bldg., Philadelphia, Pa. 19110	e*1965
BUNYAN, ALDEN T., F.S.A., 26 Cumberland Rd., West Hartford, Conn. 06119	*1965
BURGER, MARTIN, A.S.A., S. M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	ae 1976
BURGER, THOMAS L., F.S.A., Second Vice-President and Chief Actuary, Midland National Life Ins. Co., Sioux Falls, S. Dak. 57101	e 1974
BURGER, WILLARD N., 534 Forest Ave., Glen Ellyn, Ill. 60137	1970
BURGESS, C. NORMAN, F.S.A., Actuary, North American Life Assur. Co., Toronto, Ontario M5H 1R1	1976
BURGESS, ROBERT W., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1969
BURGESS, WILLIS W., JR., A.S.A., Vice-President and Chief Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630	1966
BURGETT, JOHN W., F.S.A., Actuary, Johnson & Higgins, 1600 Grand Bldg., Pittsburgh, Pa. 15219	1977
BURGIN, DAVID, A.S.A., Assistant Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1966
BURIAN, OTTO J., F.S.A., Box 200A, Route 1, Robertsville, Mo. 63072	*1965
BURKE, ANNE D. (Mrs.), F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Pl, 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1970
BURKE, FRANK F., A.C.A., Examining Actuary, Texas Ins. Board, Dallas, Texas 75209	1966
BURKE, WILLIAM J., JR., F.S.A., Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	1975
BURKE, WILLIAM P., A.S.A., F.C.A., Vice-President, Adams & Porter Actuaries, Inc., 1819 St. James Pl., Houston, Texas 77027	e 1971
BURLEIGH, JOHN M., F.S.A., Second Vice-President, Reinsurance Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
BURLEY, WINFIELD C., A.S.A., Actuary, Internal Revenue Service, 1111 Constitution Ave., Washington, D. C. 20224	1966
BURLING, IRVING R., F.S.A., President, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677	*1965
BURNOSKY, JOHN E., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06156	1967
BURNS, JOHN M., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., One Embarcadero Center, Suite 2101, San Francisco, Calif. 94111	e 1975

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BURNS, WILLIAM O., F.S.A., Vice-President and Treasurer, State Farm Life Ins. Co., Bloomington, Ill. 61701	Enrolled *1965
BURNS, WILLIAM R., F.S.A., Principal Actuary, Health & Life Policy Bureau, N. Y. Ins. Dept., Agency Bldg. One, Empire State Plaza, Albany, N. Y. 12223	*1965
BURRALL, CHARLES L., JR., F.C.A., Chairman, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
BURRIS, PATRICIA, F.S.A., UAW Social Security Dept., 8000 E. Jefferson, Detroit, Mich. 48214	e 1975
BURROWS, RICHARD A., F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
BURSTEIN, RICHARD B., F.S.A., Vice-President and Actuary, Manhattan Life Ins. Co., New York, N. Y. 10019	*1965
BURTON, BURTON E., F.S.A., Senior Vice-President, Group Div., Aetna Life & Casualty, Hartford, Conn. 06156	*1965
BUSH, FRANK J., F.S.A., Senior Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
BUTCHER, MARJORIE V. (Mrs.), A.S.A., Associate Professor of Mathematics, Trinity College, Hartford, Conn. 06106	1966
BUTCHER, ROBERT W., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	e*1965
BUTLER, BRUCE W., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1974
BUTLER, PAUL C., F.S.A., Assistant Actuary, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1976
BUTLER, WILLIAM E., President, Automotive Life Ins. Co., New Orleans, La. 70152	1970
BYKERK, CECIL D., F.S.A., Assistant Professor, University of Nebraska, 312 Burnett Hall, Lincoln, Nebr. 68588	1975
BYRNE, HARRY T., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
BYRNE, JAMES T., A.S.A., R.F.D. 1, Bradford, R. I. 02808	1966
BYRNE, JOHN J., A.S.A., President and C.E.O., Government Employees Ins. Co., Washington, D. C. 20034	1966
CAHILL, JAMES M., F.C.A.S., 6 Balfour Ln., Ramsey, N. J. 07446	*1965
CAIN, LA VERNE W., F.S.A., Vice-President, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	*1965
CALBY, JOHN W., Actuarial Manager, A. A. Beaven Ltd., 950 3rd Ave., New York, N. Y. 10022	ae 1976
CALDWELL, ALAN W., Assistant Consultant, A. S. Hansen, Inc., 410 W. 7th St., Fort Worth, Texas 76102	ae 1976
CALDWELL, BRUCE L., F.S.A., Vice-President & Actuary, Peninsular Life Ins. Co., Jacksonville, Fla. 32204	1976
CALDWELL, ROBERT K., Consultant, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
CALLAHAN, JAMES P., Assistant Actuary, Miller, Mason & Dickenson, Inc., 2227 Bryn Mawr Ave., Philadelphia, Pa. 19131	ae 1976
CALLAHAN, ROBERT J., F.S.A., Chief, Actuarial Valuation Bureau, New York State Ins. Dept., Agency Bldg. One, Empire State Plaza, Albany, N. Y. 12223	1966
CALLNAN, WILLIAM J., F.S.A., National Life Ins. Co., Montpelier, Vt. 05602	1977
CALVERT, GEOFFREY N., F.C.A., F.C.I.A., A.S.A., Consulting Actuary, 525 Townner Rd., RR 1, Sidney, British Columbia	e*1965
CAMERON, JOHN L., F.S.A., 5179 Hidden Harbor Rd., Siesta Key, Sarasota, Fla. 33581	*1965
CAMERON, LOGAN C., Consultant, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
CAMP, KINGSLAND, F.S.A., Shelburne-Murray Hill Hotel, Lexington Ave. at 37th St., New York, N. Y. 10016	*1965

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	Enrolled
CAMPBELL, CHARLES E., Computer Systems Inc., 1380 S. Santa Fe Dr., Denver, Colo. 80223	e 1969
CAMPBELL, DONALD F., F.C.A., Consulting Actuary, 221 N. La Salle St., Chicago, Ill. 60601	e*1965
CAMPBELL, GEORGE C., F.S.A., 360 Troy Rd., Parsippany, N. J. 07054	*1965
CAMPBELL, GERALD J., A.S.A., Senior Actuarial Associate, United Benefit Life Ins. Co., Omaha, Nebr. 68131	ae 1977
CAMPBELL, KENNETH R., F.S.A., F.C.I.A., Senior Vice-President, Meidinger & Assoc., Inc., 8004 Franklin Farms Dr., Richmond, Va. 23229	e*1965
CAMPBELL, LOUIS G., A.S.A., Tillinghast, Nelson & Warren, Inc., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	ae 1976
CAMPBELL, N. DOUGLAS, F.S.A., F.C.I.A., 145 Royal Orchard Blvd., Thornhill, Ontario	1966
CAMPBELL, NORMAN L., F.S.A., 1411 Spear St., South Burlington, Vt. 05401	*1965
CAMPBELL, PAUL A., F.S.A., A.C.A., Senior Consulting Actuary, Harris Graham, Consulting Actuaries, Inc., 10 E. 53rd St., New York, N. Y. 10022	e 1967
CAMUS, RICHARD F., F.S.A., M.C.A., President, Richard Camus & Assoc., Inc., 1920 Shepard St., New Orleans, La. 70114	e 1973
CANDELARIO, PETER C., A.S.A., Church Life Ins. Corp., New York, N. Y. 10017	1971
CANLAS, SONIA B., Actuarial Analyst, Bristol-Myers Co., 345 Park Avenue, New York, N. Y. 10010	ae 1976
CANNON, GARNETT E., F.S.A., 4470 S.W. Greenleaf Dr., Portland, Oreg. 97221	*1965
CANTNER, ALISON W., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	ae 1976
CAPPERS, LINDA F., Assistant Actuary, Martin E. Segal Co., 607 Boylston St., Boston, Mass. 02116	ae 1976
CAPUTO, RALPH N., Manager, Government and Industry Relations Dept., Insurance Services Office, 2 World Trade Center, New York, N. Y. 10048	1967
CARBAUGH, ALBERT B., A.C.A.S., Actuarial Assistant, The Travelers Ins. Co., Hartford, Conn. 06115	1977
CARBERRY, JOHN P., F.S.A., A.C.A., Principal, Roenisch & Carberry, Inc., 3460 Wilshire Blvd., Los Angeles, Calif. 90010	e 1966
CARBONE, ROBERT F., F.S.A., Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	e 1970
CARDACE, DOMINICK A., F.S.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1971
CARDINAL, CLAYTON A., F.S.A., Vice-President and Senior Actuary, Booke & Company, 9000 Keystone Crossing, Indianapolis, Ind. 46240	1970
CAREY, JAMES J., A.S.A., Staff Executive, ITT, 320 Park Ave., New York, N. Y. 10022	ae 1976
CARGILL, LEONARD R., JR., F.S.A., A.C.A., Alexander & Alexander, Suite 2323, Two Peachtree, Atlanta, Ga. 30303	e 1970
CARLETON, JOHN W., F.C.A.S., Vice-President, Liberty Mutual Ins. Co., Boston, Mass. 02117	*1965
CARLIN, JAMES G., F.S.A., Vice-President and Actuary, Northern Life Ins. Co., Seattle, Wash. 98115	1973
CARLSON, DENNIS L., F.S.A., Assistant Vice-President and Actuary, Rural Security Life Ins. Co., Madison, Wis. 53701	e 1968
CARLSON, EDWIN A., F.C.A.S., Assistant Systems Director, Travelers Ins. Co., Hartford, Conn. 06115	1969
CARLSON, STEPHEN C., F.S.A., Vice-President and Actuary, Globe Life Ins. Co., Chicago, Ill. 60601	1970
CARMODY, THOMAS N., Assistant Director, Connecticut General Life Ins. Co., Hartford, Conn. 06092	ae 1976
CARNACHAN, ROBERT S., F.C.A., President, R. S. Carnachan & Assoc., 336 N. Central Ave., Suite 10, Glendale, Calif. 91203	e 1966
CARNAHAN, CLARENCE E., F.S.A., Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	e 1968
CARPENTER, CLAYTON C., JR., F.S.A., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966

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CARPENTER, DAVID R., F.S.A., Tillinghast, Nelson & Warren, Inc., 660 Newport Center Dr., Suite 825, Newport Beach, Calif. 92660	Enrolled e 1968
CARPENTER, NICHOLAS H., A.S.A., F.I.A., Actuary, Abbey Life Assur. Co., Bournemouth, Dorset, BH8 8AL, England	1966
CARPENTER, ROBERT D., F.S.A., Vice-President, Group, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	*1965
CARR, DENNIS L., F.S.A., Vice-President and Actuary, Life Investors Ins. Co. of America, Cedar Rapids, Iowa 52406	1977
CARR, JULIAN S., JR., A.S.A., Associate Actuary, Alexander & Alexander, 2 Peachtree St., N.W., Atlanta, Ga. 30303	ae 1976
CARRIGAN, MICHAEL R., F.S.A., Consulting Actuary, 535 S. Alexandria Ave., Los Angeles, Calif. 90020	e*1965
CARRIGAN, PATRICK, A.S.A., Actuary, U.S. Government, Veterans Adminis., 810 Vermont Ave., N.W., Washington, D. C. 20420	1969
CARROLL, BENEDICT L., Vice-President and Actuary, Armstrong-Doyle Co., Seven Penn Center Plaza, Philadelphia, Pa. 19103	ae 1977
CARROLL, CHARLES, F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1975
CARROLL, WILLIAM J., F.S.A., 45 Hamlet St., Arlington, Mass. 02174	c 1966
CARROLL, WILLIAM JOSEPH, A.C.A., Vice-President, Group Div., Bankers Life & Casualty Co., Chicago, Ill. 60630	e 1966
CARSON, DAVID E. A., A.C.A.S., Chairman of the Board and Chief Executive Officer, Middlesex Mutual Assur. Co., Middletown, Conn. 06457	1971
CARSON, EVELYN G. (Mrs.), M.C.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
CARSON, RICHARD N., F.S.A., Assistant Vice-President and Associate Actuary, American General Life, Houston, Texas 77019	e 1970
CARSTENS, D. WAYNE, F.S.A., Director-Health Actuarial Operations, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	ae 1976
CARTER, EDWARD J., JR., F.C.A.S., Actuary, United States Automobile Association, USAA Bldg., San Antonio, Texas 78288	1974
CARTER, RICHARD M., 1174 N.E. Abscott St., Port Charlotte, Fla. 33952	1967
CARTER, STEPHEN T., F.S.A., Group Actuary, Provident Life & Accident, Chattanooga, Tenn. 37402	e 1973
CARTER, W. MICHAEL, F.S.A., Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	1974
CARTER, WARREN A., A.S.A., Assistant Vice-President, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	e 1966
CASE, DANIEL F., F.S.A., Associate Actuary, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	*1965
CASMER, DAVID M., Consultant, Hewitt Associates, 1108 First National Bank Bldg., Minneapolis, Minn. 55402	ae 1976
CASTELLS, MANUEL F., A.S.A., F.C.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1970
CASTROVINCI, BASIL, President, Basil Castrovinci Associates, Inc., 853 Broadway, New York, N. Y. 10003	e 1971
CATON, JOHN C., F.S.A., Vice-President and Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	e 1968
CAUTIN, MURRAY, F.S.A., Associate Actuary, Savings Bank Life Ins. Fund, New York, N. Y. 10017	1971
CAVALLO, DOMINICK, F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	e 1966
CAVELL, DAVID J., F.C.A., Actuary, David J. Cavell & Associates, Leader Bldg., Cleveland, Ohio 44114	e*1965
CECIL, JOHN D., A.S.A., Assistant Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202	1971
CELFO, ANNE, Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1977
CELLER, RICHARD C., Manager, Stone, Young & Co., 546 Valley Rd., Upper Montclair, N. J. 07043	ae 1976
CERNEKA, THOMAS P., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e 1968

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	Enrolled
CHADWICK, GEORGE R., JR., F.S.A., Chief, Division of Actuarial Services, Pension Benefit Guaranty Corp., P.O. Box 7119, Washington, D.C. 20044	e*1965
CHADWICK, RICHARD A., A.S.A., Vice-President, William M. Mercer, One Oliver Plaza, Pittsburgh, Pa. 15222	e 1969
CHAKRABARTI, PARTHA M., F.S.A., Vice-President and Chief Actuary, T.O.P. Inc., 363 W. Big Beaver Rd., Troy, Mich. 48099	1975
CHALLENGER, JAMES O., F.S.A., 13 N. Queen St., Bergenfield, N. J. 07621	*1965
CHAMBERLAIN, THOMAS T., A.S.A., F.C.A., Vice-President, Stennes & Assoc., Inc., 1200 Summit Ave., Suite 504, Fort Worth, Texas 76102	*1965
CHAMBERS, WILLIAM T., A.S.A., Assistant Director of Underwriting, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	1966
CHAMP, MICHAEL E., F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	1974
CHAMPE, JOHN E., F.S.A., 2 Knollwood Rd., Bloomfield, Conn. 06002	e*1965
CHAN, LAU C., A.S.A., Manager, A. S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017	ae 1976
CHAN, STANLEY S., F.S.A., F.C.I.A., Director, Pension Services, North American Life Assur. Co., Toronto, Ontario M5H 1R1	e 1974
CHANDLER, ROBERT M., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1972
CHANDLER, SAUL ROBERT, Assistant Actuary, American Bankers Life Assur. Co. of Florida, Miami, Fla. 33131	ae 1977
CHANG, YUAN, F.S.A., Vice-President, Travelers Ins. Co., Hartford Conn. 06115	e*1965
CHAPIN, EDWARD L., A.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., One Century Plaza, Suite 1400, Los Angeles, Calif. 90067	e 1966
CHAPIN, WALTER L., F.S.A., F.C.I.A., Consulting Actuary, 9039 Sligo Creek Pkwy., Silver Spring, Md. 20901	e*1965
CHAPMAN, ALLAN L., A.S.A., Vice-President and Associate Actuary, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90406	1966
CHAPMAN, CHRISTOPHER D., F.S.A., F.C.I.A., Director, Group Pensions, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1975
CHAPMAN, DONALD D., Pension Consultant, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
CHAPMAN, FREDERIC P., F.S.A., 1 Whistling Swan, Hilton Head Island, S. C. 29928	*1965
CHAPMAN, LINDA J., Vice-President, Rael & Letson, 1200 Bayhill Dr., San Bruno, Calif. 94066	ae 1976
CHAPMAN, PETER F., F.S.A., Second Vice-President and Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e*1965
CHAPUT, ROBERT L., Proprietor, Pension/Profit Sharing Systems, 100 Oceangate, P. O. Box 2651, Long Beach, Calif. 90801	ae 1976
CHARLTON, IAN M., F.S.A., Senior Vice-President, Federal Home Life Ins. Co., Battle Creek, Mich. 49016	e*1965
CHAUNER, MILTON F., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	*1965
CHEETHAM, MC CLAIN, F.S.A., Fellow Actuary, 3213 Mountview Rd., Columbus, Ohio 43221	*1965
CHELLGREN, NORTON W., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
CHEN, RAYMOND T., Assistant Actuary, American Int'l Life Assur. Co. of N. Y., New York, N. Y. 10005	ae 1976
CHERLIN, GEORGE, F.S.A., A.C.A.S., President, APL Business Consultants, Inc., 9 Porter Pl., Newark, N. J. 07112	e*1965
CHERNOFF, VICTOR B., F.S.A., F.C.A., Consulting Actuary, P.O. Box 49211, Los Angeles, Calif. 90049	e 1967
CHERNOW, DAVID M., A.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60685	1975
CHERRY, HAROLD, F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	e*1965
CHERRY, MARY BETH, Actuary, Employers Consultants, Inc., 2714 Canal St., New Orleans, La. 70114	ae 1976

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	Enrolled
CHESTER, GEORGE D., F.S.A., 104 Pioneer Dr., West Hartford, Conn. 06117	e*1965
CHIAPPETTA, ROBERT N., A.S.A., Director of Statistical Services, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	1966
CHIAPPETTI, THOMAS M., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1977
CHILDS, DIANA M., F.C.A.S., Assistant Actuary, INA Corp., Philadelphia, Pa. 19101	1977
CHIROLAS, WILLIAM P., JR., A.S.A., Second Vice-President, United Services Life Ins. Co., Washington, D. C. 20006	e 1972
CHMELY, ROBERT M., F.S.A., Vice-President & Associate Actuary, Prudential Ins. Co., Florham Park, N. J. 07932	e 1966
CHORPITA, FRED M., A.C.A.S., Actuary, Pennsylvania Manufacturers' Association Ins. Co., Philadelphia, Pa. 19107	1970
CHRISTENSEN, WESLEY R., A.S.A., Secretary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966
CHRISTIAN, DE LOS H., F.S.A., Richmond Corp., 914 Capitol St., Richmond, Va. 23219	*1965
CHRISTMAN, JOSEPH A., F.S.A., 426 W. Earll Dr., Phoenix, Ariz. 85013	*1965
CHRISTMAS, WILLIAM R., F.S.A., RFD 1, Underhill, Vt. 05489	*1965
CHRISTOPHERSON, JON C., F.S.A., Assistant Actuary, Woodmen of the World, Omaha, Neb. 68102	1973
CHURCH, HARRY M., A.S.A., A.C.A.S., F.C.A., Principal, Towers, Perrin, Forster & Crosby, Inc., One Century Plaza, Suite 1400, Los Angeles, Calif. 90067	e 1966
CILLIE, GABRIEL G., F.S.A., Actuarial Director of Indiv. Ins., Prudential Ins. Co., Newark, N. J. 07101	e 1970
CITRON, RICHARD I., Consulting Actuary, A.S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	ae 1976
CLAIRMAN, STEPHEN A., F.S.A., Vice-President, Mercantile & General Reinsurance Co., Ltd., Toronto, Ontario M5H 3L5	1975
CLANCY, CYNTHIA M., F.S.A., Manager-Underwriting Research, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1977
CLANCY, ROBERT P., F.S.A., Actuarial Assistant, Sun Life Assur. of Canada, Wellesley Hills, Mass. 02181	1977
CLARE, JAMES L., F.S.A., F.C.I.A., Partner, Peat, Marwick & Partners, P.O. Box 31, Commerce Ct. West, Toronto, Ontario M5L 1B2	1966
CLARK, CHESTER D., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Century Plaza, Los Angeles, Calif. 90274	e 1968
CLARK, FREDERICK W., F.S.A., 281 Turtle Back Rd., New Canaan, Conn. 06840	*1965
CLARK, HELEN L. (Miss), F.S.A., Westminster Village North, Apt. 114, 11050 Presbyterian Dr., Indianapolis, Ind. 46236	*1965
CLARK, JOHN P., F.S.A., Second Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608	e 1972
CLARK, KAREN A., Pension Consultant, Rael & Letson, 1200 Bayhill Rd., San Bruno, Calif. 94066	ae 1976
CLARK, KENNETH J., F.S.A., Vice-President and Chief Ordinary Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	*1965
CLARK, KENNETH T., F.S.A., F.C.I.A., Consulting Actuary, Milliman & Robertson, Inc., 1300 Yonge St., Toronto, Ontario M4T 1X3	*1965
CLARK, MICHAEL R., A.S.A., Vice-President & Actuary, Rael & Letson, 1200 Bayhill Rd., San Bruno, Calif. 94066	ae 1976
CLARK, RAY A., Senior Vice-President, College Life Ins. Co., Indianapolis, Ind. 46206	1967
CLARK, VORIS C., F.S.A., Actuary, Baltimore Life Ins. Co., Baltimore, Md. 21201	1969
CLARKE, GORDON W., JR., A.S.A., A.C.A., Associate Director, Hooker & Holcombe, Inc., 85 La Salle Rd., Hartford, Conn. 06107	e 1971
CLARKE, HARRY E., F.S.A., F.C.I.A., Group Actuary, Insurance, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1971

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CLARKE, JOHN W., F.S.A., F.C.A.S., A.C.A., 1020 Woodmere Rd., Santa Maria, Calif. 93454	Enrolled e*1965
CLAUSEN, NORMAN W., F.S.A., M.C.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1974
CLAUSS, ROBERT R., Secretary, Associated Coca-Cola Bottling Co., P.O. Box 111, Daytona Beach, Fla. 32015	ae 1977
CLEARY, JOHN J., A.S.A., Assistant Vice-President, Huggins & Co., 1401 Walnut St., Philadelphia, Pa. 19102	ae 1976
CLEARY, WILLIAM T., JR., Actuarial Assistant, Seal & Lohse, Inc., 1001 Franklin Ave., Garden City, N. Y. 11530	ae 1976
CLEAVER, WILLIAM J., Box 361, RR 1, Westfield, Ind. 46074	1967
CLEMENS, DENNIS D., 6916 Sandy Lane, S.E., Grand Rapids, Mich. 49508	ae 1976
CLEMENT, DONALD F., F.S.A., F.C.A., Tillinghast, Nelson & Warren Inc., Tower Place, 3340 Peachtree Rd., N. E., Atlanta, Ga. 30326	e 1967
CLEMONS, J. KING, President, Western Reserve Life Ins. Co., Grand Junction, Colo. 81501	ae 1976
CLENNON, BARTON H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1970
CLERIHUE, A. DONALD, F.S.A., Second Vice-President and Associate Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101	1970
CLIPPINGDALE, JOHN L. M., F.S.A., F.C.I.A., Assistant Vice-President, Corporate Actuarial, Confederation Life Ins. Co., Toronto, Ontario	1966
CLONINGER, KRISS, III, F.S.A., Manager, Peat, Marwick, Mitchell & Co., 2100 Peachtree Center South, Atlanta, Ga. 30303	e 1976
CLYNE, JOHN M., A.S.A., Vice-President and Actuary, American Life Ins. Co. of New York, New York, N. Y. 10019	1970
COATE, LARRY D., Actuarial Assistant, Retirement Plans, Inc., 239 Hanna Bldg., Cleveland, Ohio 44115	ae 1976
COATES, CLARENCE S., A.S.A., F.C.A.S., 1730 Washington Ave., Wilmette, Ill. 60091	*1965
COATES, ROBERT P., F.S.A., 1011 Edgewood Ave., Plainfield, N.J. 07060	*1965
COATES, WILLIAM D., A.C.A.S., Vice-President and Chief Actuary, National Ben Franklin Life Ins. Corp., Chicago, Ill. 60606	1966
COBLE, ROGER W., A.C.A., A. S. Hansen, Inc., 626 Wilshire Blvd., Suite 900, Los Angeles, Calif. 90017	e 1966
COCHEU, LINCOLN C., JR., A.S.A., 1289 Norwich Rd., Jacksonville, Fla. 32207	1966
COCHRANE, WILLIAM R., A.S.A., Associate Actuary, National Reserve Life Ins. Co., Topeka, Kans. 66601	1966
CODY, DONALD D., F.S.A., Senior Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
CODY, FRANCIS X., F.S.A., Vice-President, Woodward, Ryan, Sharp & Davis, Inc., 3 Park Ave., New York, N. Y. 10016	1969
COE, SAMUEL B., F.S.A., Actuary, Cuna Mutual Ins. Society, Madison, Wis. 53701	1977
COFFEY, WILLIAM E., JR., F.S.A., M.C.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 233 S. Wacker Dr., Suite 8414, Chicago, Ill. 60606	e 1976
COGSWELL, VAUGHAN H., F.S.A., Associate Actuary, American General Life Ins. Co., Houston, Texas 77001	1976
COHEN, HARRY H., F.C.I.A., F.S.A., Manager, Individual Product Development, Confederation Life Ins. Co., Toronto, Ontario M4W 1H1	1974
COHEN, IRA, F.S.A., Senior Actuary, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D. C. 20224	e 1972
COHEN, JERRY M., F.S.A., F.C.A., Corporate Vice-President, Meidinger & Assoc., 10632 Little Patuxent Pkwy., Columbia, Md. 21044	e 1975
COHN, HOWARD T., A.S.A., Vice-President, Group Executive Financial Services, International Telephone & Telegraph Corp., 320 Park Ave., New York, N. Y. 10022	1966
COLBURN, JAMES T., F.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., 555 S. Flower St., Los Angeles, Calif. 90071	e 1974
COLE, JOHN M., F.S.A., Assistant Vice-President, The Continental Corp., New York, N. Y. 10038	1968

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COLE, LINDEN N., F.S.A., Second Vice-President and Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	Enrolled *1965
COLE, RAYMOND E., F.S.A., F.C.I.A., F.C.A., Hewitt Associates, 2 Embarcadero Ctr., #1765, San Francisco, Calif. 94111	e*1965
COLE, STANTON L., F.S.A., General Manager & Actuarial Director, Prudential Ins. Co., Los Angeles, Calif. 90038	1975
COLEMAN, CHARLIE K., Actuary, Royal Neighbors of America, Rock Island, Ill. 61201	e 1970
COLEMAN, JAMES F., F.S.A., Woodward, Ryan, Sharp & Davis, Inc., 3 Park Ave., New York, N. Y. 10016	e*1965
COLLETT, ROBERT L., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., One Allen Center, Suite 980, Houston, Texas 77002	e 1969
COLLETTI, JUNE R., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
COLLIER, CLARENCE E., A.S.A., Illinois Mutual Life & Casualty Co., Peoria, Ill. 61602	1969
COLLINS, JAMES H., F.C.A., Assistant Vice-President, William M. Mercer, Inc., 515 Olive St., St. Louis, Mo. 63101	e 1966
COLLINS, RUSSELL M., F.S.A., Vice-President, J. C. Penney Ins. Co., New York, N. Y. 10019	*1965
COLLINS, WILLIAM J., F.S.A., A.C.A., Executive Vice-President-Operations, All American Life & Casualty Co., Chicago, Ill. 60631	e 1973
COLLIS-BIRD, JEREMY J., F.S.A., William M. Mercer, Ltd., 1075 W. Georgia St., Vancouver, British Columbia V6E 3E6	e 1975
COLTON, EDWARD H., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	1970
COLTON, RICHARD A., Pension Consultant, Mutual of New York, New York, N. Y. 10019	ae 1976
COLVER, CHARLES F., F.S.A., Manager, Peat, Marwick, Mitchell & Co., 2001 Bryan Tower, Dallas, Texas 75201	1972
COMEAU, ROBERT LEE, F.S.A., Group Actuary, Guarantee Mutual Life Ins. Co., Omaha, Nebr. 68114	e 1976
COMNEY, DALE R., F.C.A.S., Vice-President, Hartford Ins. Group, Hartford, Conn. 06152	1972
COMPERE, JAMES L., F.S.A., Director of Policy Issue, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
COMSTOCK, SUSAN JEAN, F.S.A., Staff Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402	1977
CONEFRY, MICHAEL A., A.S.A., Vice-President, Johnson & Higgins, One Shell Sq., New Orleans, La. 70139	e 1972
CONKLIN, HARVEY H., F.S.A., Consulting Actuary, 15 Cedar Crest Dr., Westerly, R. I. 02891	e*1965
CONLEY, WILLIAM C., F.C.A., William Conley & Co., 926 N. Fairview Ave., Lansing, Mich. 48912	*1965
CONN, RUSSELL R., F.S.A., Assistant Actuary, Mutual of Omaha, Omaha, Nebr. 68131	1975
CONNELLY, BRENDAN R., F.S.A., Senior Vice-President, Actuarial, North American Reassurance Co., New York, N. Y. 10017	1976
CONNER, JAMES B., Travelers Ins. Co., Hartford, Conn. 06115	1974
CONNERS, JOHN B., F.C.A.S., Associate Actuary, Liberty Mutual Ins. Co., Boston, Mass. 02117	1976
CONNOLLY, CHARLES H., F.S.A., Consulting Actuary, 2001 Bryan Tower, Suite 1055, Dallas, Texas 75201	e*1965
CONNORS, JAMES J., F.S.A., Vice-President, New York Life Ins. Co., New York, N. Y. 10010	*1965
CONNORS, JOHN A., F.C.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1966

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CONRAD, FLORENCE S. (Miss), F.C.A., Supervisor, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	Enrolled e*1965
CONRAD, JEAN G. (Mrs.), F.C.A., F.F.A.A., Actuary, Conrad, Nelson & Co., 423 Bulkeley Bldg., Cleveland, Ohio 44115	e*1965
CONROD, STUART F., F.S.A., 4400 Exeter Dr., Longboat Key, Fla. 33548	*1965
CONTA, RICHARD V., Unit Head, Guardian Life Ins. Co., New York, N. Y. 10003	ae 1976
CONTE, JOSEPH P., A.C.A.S., F.F.A.A., Vice-President, Bermans Motor Express, Inc., P.O. Box 1566, Binghamton, N. Y. 13902	*1965
COOK, CHARLES F., F.C.A.S., Vice-President, American International Underwriters, New York, N. Y. 10005	1968
COOK, DAVID W., F.S.A., Associate Group Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	e 1972
COOK, EDWIN A., F.C.A.S., President and General Manager, Interboro Mutual Indemnity Ins. Co., Mineola, N. Y. 11501	*1965
COOK, GERALD R., F.S.A., Supervising Actuary (Life), New York State Employees' Retirement System, Albany, N. Y. 12225	e*1965
COOK, JOHN H., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
COOK, JOHN R., F.S.A., Assistant Actuary, United Life & Accident Ins. Co., Concord, N.H. 03301	1977
COOK, W. GILBERT, F.S.A., Second Vice-President and Group Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45202	e*1965
COOKSON, JOHN P., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1976
COONEY, PAUL E., F.S.A., Assistant Actuary, State Mutual of America, Worcester, Mass. 06105	e 1977
COONS, JOHN W., F.S.A., Vice-President and Actuary, Health Care Service Corp., 233 N. Michigan Ave., Chicago, Ill. 60601	*1965
COOPER, DONALD R., F.S.A., Executive Vice-President, Transport Life Ins. Co., Fort Worth, Texas 76102	e 1969
COOPER, G. ASHLEY, A.S.A., F.C.I.A., Hewitt Associates, 600 Third Ave., New York, N. Y. 10016	e 1966
COOPER, JACK J., F.S.A., Associate Actuary, Tolley International Corp., 3901 N. Meridian St., Indianapolis, Ind. 46208	e*1965
COOPER, KEITH H., F.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Ltd., P.O. Box 281, Toronto-Dominion Centre, Toronto, Ontario M5K 1K3	1967
COOPER, STEVEN L., F.S.A., Vice-President and Actuary, Security Benefit Life Ins. Co., Topeka, Kans. 66636	e 1974
COOPER, WARREN P., A.C.A.S., Vice-President and Actuary, INA Corp., Philadelphia, Pa. 19101	1969
COOPERSTEIN, STEVE P., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1971
COPELAND, THOMAS C., III, F.S.A., Senior Vice-President, Gulf Atlantic/ West Coast Life Ins. Co., San Francisco, Calif. 94111	1971
COPESTAKES, ARTHUR D., A.C.A.S., Property & Casualty Actuary, New Hampshire Ins. Dept., Concord, N. H. 03301	1971
CORBETT, GARY, F.S.A., F.C.I.A., Vice-President, SAFECO Life Insurance Co., Seattle, Wash. 98185	*1965
CORBETT, RICHMOND M., A.C.A., Actuary, Attorney, Consultant, 600 Lakewood Rd., Hendersonville, N. C. 28739	1968
CORCORAN, REGINA I. (Miss), 217 Navajo Ln., W., Kansas City, Mo. 64114	1966
CORDAN, JENEAN C., F.S.A., Assistant Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	e 1977
CORLISS, GARY L., F.S.A., Assistant Vice-President, Aetna Life & Casualty Co., Hartford, Conn. 06156	1975
CORRAO, M. OLIVIA, Pension Actuary, Actuarial Analysts, Inc., 500 Bloomfield Ave., Verona, N. J. 07044	ae 1976
CORRELL, FRANK, Correll Co., 8260 W. 95th St., Hickory Hills, Ill. 60457	ae 1976
CORWIN, FREDERIC W., JR., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1975

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	Enrolled
COSBURN, W. DALE, F.S.A., F.C.I.A., Group Actuary, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1967
COSTELLO, EDWARD T., M.C.A., A.S.A., Consulting Actuary, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606	e 1970
COSTON, THOMAS L., F.S.A., Senior Vice-President and Actuary, Transport Life Ins. Co., Fort Worth, Texas 76102	1972
COUFAL, NORMA J., F.S.A., Assistant Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68508	1977
COUTTS, ALAN H., A.S.A., F.C.A., F.C.I.A., Actuary, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e 1966
COWAN, PAUL C., A.S.A., F.C.A., President and Chief Actuary, Cowan Actuarial Co., Hibben Bldg., Cincinnati, Ohio 45202	e 1966
COWARD, LAURENCE E., A.S.A., F.C.I.A., F.C.A., Executive Vice- President, William M. Mercer Ltd., 7 King St., E., Toronto, Ontario M5C 1A5	e 1967
COWELL, MICHAEL J., F.S.A., Vice-President and Chief Actuary, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605	*1965
COWEN, JAMES L., A.S.A., F.C.A., Vice-President and Actuary, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	e 1966
COX, CHARLES D., F.S.A., Actuary-Individual Ins., Shenandoah Life Ins. Co., Roanoke, Va. 24029	1977
COX, DAVID S., F.S.A., Vice-President and Actuary, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1977
CRAGOE, ARTHUR C., F.S.A., Senior Vice-President, Actuarial, Franklin Life Ins. Co., Springfield, Ill. 62713	e*1965
CRAIG, DOUGLAS S., F.S.A., 5 Deerhill Dr., Ho-Ho-Kus, N. J. 07423	*1965
CRAIG, PHILIP J., Vice-President and Actuary, Tower Life Ins. Co., San Antonio, Texas 78205	1967
CRAIG, ROBERT E., III, A.S.A., Assistant Actuary, Pan-American Life Ins. Co., New Orleans, La. 70119	1966
CRANDALL, HAROLD E., F.S.A., Consulting Actuary, P.O. Box 707, Alhambra, Calif. 91802	e 1971
CRANDALL, WILLIAM H., F.C.A.S., Vice-President, Security Ins. Group, Hartford, Conn. 06101	1971
CRANE, HOWARD G., F.C.A.S., Vice-President and Consultant, 456 Hawthorne Pl., Ridgewood, N. J. 07450	*1965
CRAPO, RAYMOND L., F.S.A., Consulting Actuary, 1629 K St., N.W., #5101, Washington, D.C. 20006	e*1965
CRAWFORD, ANGUS L., F.C.A., A.S.A., Consulting Actuary, Coates & Crawford, Inc., 44 Montgomery St., San Francisco, Calif. 94104	e*1965
CRAWFORD, DAVID, F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1970
CRAWFORD, J. DICKSON, F.S.A., F.C.I.A., Vice-President, U.S. Operations, North American Life Assur. Co., Toronto, Ontario	e 1968
CRAWFORD, JOHN P., M.C.A., Consulting Actuary, 4545 N. Lincoln Blvd., Oklahoma City, Okla. 73105	1966
CRAWFORD, WILLIAM H., A.C.A.S., 329 Avila Way, San Mateo, Calif. 94402	1866
CREHAN, HERBERT F., Manager, Noncash Compensation, Hay/Huggins Benefits Consultants, One Boston Pl., Boston, Mass. 02108	ae 1977
CRIMMINS, JOSEPH B., F.S.A., 949-B Heritage Village, Southbury, Conn. 06488	e*1965
CRISP, ROBERT C., Manager, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
CROCKER, THOMAS F., F.C.A., Actuary, California Public Employees' Retirement System, Sacramento, Calif. 95809	e 1966
CROFTS, GEOFFREY, F.S.A., A.C.A.S., Dean and Director, Graduate School of Actuarial Science, Northeastern University, 360 Huntington Ave., Boston, Mass. 02115	*1965
CRONQUIST, NEIL R., F.S.A., M.C.A., Principal, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e 1971
CROOT, DARREL J., F.S.A., A.C.A., Manager, A. S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017	e*1965

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	Enrolled
CROSS, ROWLAND E., F.S.A., M.C.A., Principal Actuary, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D. C. 20224	e*1965
CROSSON, WILLIAM H., III, F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
CROUNSE, JEROME B., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1972
CROUSE, CHARLES W., F.C.A.S., Assistant Professor of Mathematics, Cleveland State University, Cleveland, Ohio 44115	*1965
CROW, WALTER C., Staff Benefits Administrator, Cleveland Clinic Foundation, 9500 Euclid Ave., Cleveland, Ohio 44106	ae 1976
CROWDER, A. NORMAN, III, F.S.A., F.C.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 1 Boston Place, Boston, Mass. 02108	e*1965
CROWE, JOSEPH F., F.S.A., Vice-President, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
CROWE, LARRY R., Vice-President, Daltair, Inc., 35 E. Wacker Dr., Chicago, Ill. 60601	ae 1976
CROWE, NANCY R. (Miss), A.S.A., 737 Magnolia, Excelsior Springs, Mo. 64024	1970
CROWLEY, JAMES H., JR., F.C.A.S., Assistant Vice-President, Comptroller's Dept., Aetna Life & Casualty, Hartford, Conn. 06156	*1965
CROWNE, JOSEPH E., F.S.A., Actuarial Assistant, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1977
CROWTHER, T. ARNOL, F.S.A., 10609 White Mountain Rd., Sun City, Ariz. 85351	*1965
CRYAN, JAMES J., F.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
CUBA, SHERYL V. (Mrs.), F.S.A., Associate Actuary, Guarantee Mutual Life Co., Omaha, Nebr. 68114	1975
CUBELLO, FRANK D., F.S.A., 15 Coleridge Rd., Short Hills, N. J. 07078	*1965
CUETO, MANUEL R., F.S.A., 211 Dover Rd., Manhasset, N. Y. 11030	*1965
CULBRETH, DOROTHY E., Associate Chief Statistical Analyst, Travelers Ins. Co., Hartford, Conn. 06115	ae 1976
CULL, CAROLYN A., Mathematician, E.M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	ae 1976
CULLINANE, DONALD G., F.S.A., Assistant Actuary, Mutual of New York, New York, N. Y. 10019	e 1976
CUMMING, JOHN B., F.S.A., Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
CUMMINGS, RICHARD T., F.S.A., Director, William M. Mercer, Inc., 515 Olive St., St. Louis, Mo. 63101	e 1971
CUMMINS, THOMAS E., A.S.A., Assistant Vice-President, William M. Mercer, Inc., 1579 E. 21st St., Tulsa, Okla. 74114	e 1977
CUNNINGHAM, WILLIAM, F.S.A., F.C.I.A., Vice-President and Group Administration Executive, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	e*1965
CURLEE, RONALD K., F.S.A., Vice-President and Chief Actuary, Southland Life Ins. Co., Dallas, Texas 75221	1972
CURLEY, JAMES O., F.C.A.S., Associate Actuary, Transamerican Ins. Co., Los Angeles, Calif. 90015	1977
CURRAN, VIRGINIA H., Consultant, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	ae 1976
CURRY, ALAN C., F.C.A.S., Vice-President and Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1966
CURRY, HAROLD E., Consultant, P.O. Drawer P, Carefree, Ariz. 85331	*1965
CURTIS, JAMES A., F.S.A., F.C.A., F.C.I.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e*1965
CUSHING, ARTHUR M., F.S.A., F.C.I.A., Actuary, Dept. of Ins., Ottawa, Ontario K2A 0H2	*1965
CUTLER, LARRY A., Manager-Employee Benefit Plans Services, V. J. Shah & Co., Inc., 50 Congress St., Boston, Mass. 02109	ae 1976
CUTLIP, WILLIAM C., F.S.A., Assistant Vice-President and Actuary, Cuna Mutual Ins. Society, Madison, Wis. 53705	e 1970

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CUZZACRE, DENISE Q., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	Enrolled ae 1976
CZUPEK, TED A., A.S.A., Assistant Vice-President and Director, Continental Assur. Co., Chicago, Ill. 60685	e 1971
DACKOW, OREST T., F.S.A., F.C.I.A., Vice-President, Individual Operations, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	e 1966
DAHLMAN, GARY E., F.S.A., A.C.A., Consulting Actuary, Milliman & Robertson, Inc., 718 17th St., Denver, Colo. 80202	e 1970
DAHME, ORVAL E., F.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1966
DAHN, DONALD B., F.C.A., 4624J Round Lake Rd., Indianapolis, Ind. 46205	*1965
DAINO, ROBERT A., A.C.A.S., Actuary, United Services Automobile Assn., USAA Bldg., San Antonio, Texas 78288	1977
D'ALISE, DOMENIC P., Pension Actuary, 30 Oaklyn Ln., Matawan, N. J. 07747	ae 1976
DALLAS, KEITH J., F.S.A., Actuary, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	e 1972
DALTON, EDWARD F., F.S.A., Vice-President and Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e*1965
DALY, BRIAN L., F.S.A., Dept. of Ins. & Risk, Temple University, 208 E. Gowen, Philadelphia, Pa. 19119	e*1965
DALY, PETER, F.S.A., F.C.I.A., F.F.A.A., Senior Vice-President, Finance, Independent Order of Foresters, Don Mills, Ontario M3C 1T9	1966
DAMIA, ANDREW P., Vice-President, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e 1967
DANA, FRANKLIN B., F.S.A., Assistant Director and Actuary, U.S. General Accounting Office, Washington, D. C. 20548	e*1965
DANCY, THOMAS H., F.S.A., Actuarial Vice-President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E5	e 1966
DANDY, WILLIAM B., F.S.A., President and Chief Executive Officer, Directors Life Ins. Co., Los Angeles, Calif. 90005	*1965
DANIELS, DAVID A., F.S.A., F.C.A., Assistant Vice-President, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e 1966
DANIELS, JOHN P., F.S.A., Actuary, The Wyatt Co., 1660 Suburban Station Bldg., Philadelphia, Pa. 19103	e*1965
DANT, THOMAS M., F.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., 555 S. Flower St., Los Angeles, Calif. 90071	e 1966
DANZINGER, LEO J., F.S.A., 9510 11th St., N., Tampa, Fla. 33612	*1965
DAOUST, JOSEPH H., F.C.A., 660 Woodcrest Dr., Dearborn, Mich. 48124	e*1965
DAOUST, PAUL R., F.S.A., Actuary, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	e 1977
DAOUST, RAYMOND E., Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	ae 1976
DARDEN, GEORGE R., JR., A.S.A., Vice-President and Actuary, Great National Life Ins. Co., Dallas, Texas 75235	e 1966
DARNTON, JOHN M., F.S.A., F.C.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e*1965
DARSON, GLENN T., Pension Actuarial Consultant, Aetna Life & Casualty Co., Hartford, Conn. 06156	ae 1976
DASKAIS, RICHARD, F.S.A., F.C.A., Daskais & Walls, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606	e*1965
DASTUR, F. N., F.S.A., President, Management Applied Programming, Inc., 6420 Wilshire Blvd., Los Angeles, Calif. 90048	*1965
DAULTON, DAVID C., F.S.A., Vice-President and Actuary, Capital Holding Corp., Louisville, Ky. 40232	e 1970
DAUSMAN, ROBERT O., F.S.A., President, AJD Insurance Consultants, Jackson, Miss. 39205	e 1974
DAVI, JOSEPH N., F.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Inc., 600 Third Ave., New York, N. Y. 10016	e 1969

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	Enrolled ae 1977
DAVI, RONALD J., Regional Director, Group Pensions, Metropolitan Life Ins. Co., New York, N. Y. 10010	
DAVID, FRANK H., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Florham Park, N. J. 07932	e*1965
DAVIDSON, GEORGE I., III, A.S.A., Assistant Actuary, Southern Farm Bureau Life Ins. Co., Jackson, Miss. 39205	e 1974
DAVIDSON, JAMES I., Consultant, P.O. Box 1008, Olympia, Wash. 98507	1966
DAVIDSON, WAID J., A.S.A., Chairman of the Board, National Travelers Life Ins. Co., Des Moines, Iowa 50322	1966
DAVIDSON, WAID J., JR., F.S.A., Tillinghast, Nelson & Warren, Inc., 814 Carillon Tower East, Dallas, Texas 75240	e*1965
DAVIES, JAMES J., A.S.A., M.C.A., Consulting Actuary, Hazlehurst & Assoc., Inc., 235 Peachtree St., N.E., Atlanta, Ga. 30303	e 1969
DAVIES, KARL M., F.S.A., President, Equitable Variable Life Ins. Co., New York, N. Y. 10019	*1965
DAVIES, RONALD S., F.S.A., F.C.I.A., President, Davies Actuarial Consulting Ltd., 2221 Yonge St., Toronto, Ontario M4S 2B4	e 1966
DAVIS, EDWARD E., F.S.A., Consulting Actuary, Potts, Davis & Co., Inc., 651 High St., N.E., Salem, Oreg. 97301	e 1972
DAVIS, EDWARD H., JR., F.C.A., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
DAVIS, J. KENNETH, A.S.A., 321 Wilmington Rd., Greenville, S. C. 29607	1966
DAVIS, JOE E., F.S.A., Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1970
DAVIS, REK C., A.C.A.S., Assistant Vice-President and Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1969
DAVIS, ROBERT, F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1971
DAVIS, ROBERT F., F.S.A., Actuary, Texas Blue Cross-Blue Shield, Main at Dallas, Texas 75222	*1965
DAVIS, ROBERT P., F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1971
DAVIS, ROWLAND M., JR., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 233 S. Wacker Dr., Chicago, Ill. 60606	1977
DAWSON, ERNEST G., M.C.A., Vice-President and Consulting Actuary, William M. Mercer, 1515 N.W. Bank Bldg., Minneapolis, Minn. 55402	e 1966
DAY, ROY E., Assistant Vice-President and Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	1966
DEAL, D. FRANK, F.S.A., Assistant Vice-President and Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	1972
DEAN, CHARLES E., 3021 Edgewood Dr., Olympia, Wash. 98501	e 1967
DEAN, CHARLES E., JR., F.S.A., Consulting Actuary, A. S. Hansen, Inc., One Williams Center, Tulsa, Okla. 74103	1975
DEAN, DARYL J., F.C.I.A., F.S.A., Executive Vice-President and Actuary, The Nyhart Co., 3505 N. Washington Blvd., Indianapolis, Ind. 46208	e 1970
DEAN, JOSEPH, President, Compensation Planning Inc., 301 Midland Center, Oklahoma City, Okla. 73102	ae 1977
DEAN, JOSEPH E., Consultant, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1970
DEAN, WILLIAM H., A.S.A., Assistant Actuary, Milliman & Robertson, Inc., 330 Pacific Bldg., Portland, Oreg. 97204	ae 1976
DEAN, WILLIAM R., F.S.A., Second Vice-President & Associate Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202	1975
DE BARTOLO, FRED, A.S.A., A.C.A., Senior Vice-President, Philadelphia Life Ins. Co., Philadelphia, Pa. 19107	1966
DE CICCIO, JOHN M., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1976
DE ESPOSITO, CAROLINE, Pension Consultant, Metropolitan Life Ins. Co., New York, N. Y. 10010	ae 1976
DEGANN, A. DAVID, Senior Vice-President and Chief Administrative Officer, Gallop & Price, Inc., 10960 Wilshire Blvd., Suite 2360, Los Angeles, Calif. 90024	ae 1976

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DE GEETER, ROBERT E., F.S.A., Buchanan & Lewis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75240	Enrolled 1967
DEITSCH, AARON, F.S.A., Associate Actuary, Beneficial National Life Ins. Co., New York, N. Y. 10018	e 1974
DELAHANTY, EDWARD L., F.S.A., Partner, Hewitt Associates, 1108 First National Bank Bldg., Minneapolis, Minn. 55402	c 1974
DELANEY, ANDREW, F.S.A., A.C.A., Senior Vice-President, American General Ins. Co., Houston, Texas 77001	*1965
DE MARS, ROGER W., Vice-President, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	e 1967
DE MELIO, JOSEPH J., F.C.A.S., President, J. C. Penney Casualty Ins. Co., Westerville, Ohio 43081	1966
DE MONTIGNY, ANDRE E., F.S.A., F.C.I.A., F.C.A., Principal, Towers, Perrin, Forster & Crosby, Ltd., 800 Ouest, Boul., Dorchester, Montreal, Quebec H3B 1X9	1972
DEMPSTER, HOWARD V., JR., F.C.A.S., Associate Actuary, Ins. Co. of North America, Philadelphia, Pa. 19101	1977
DEMSEY, BRIAN R., Brian R. Demsey & Assoc., 1100 Quail St., Newport Beach, Calif. 92660	ae 1976
DEN BOER, HEINRICH A., F.S.A., Second Vice-President and Associate Actuary, Pilot Life Ins. Co., Greensboro, N. C. 27420	e 1966
DENHAM, ROBERT M., President, United Family Life Ins. Co., Atlanta, Ga. 30301	e 1966
DENNIS, ROBERT J., A.S.A., Vice-President, Occidental Life of California, Los Angeles, Calif. 90054	1969
DE PRENGER, HERBERT L., F.S.A., President, Reserve Life Ins. Co., Dallas, Texas 75202	*1965
DE RYDER, DAVID R., A.S.A., Consulting Actuary, Stone, Young & Co., 546 Valley Rd., Montclair, N. J. 07043	ae 1976
DESAI, KIRAN, F.S.A., M.C.A., Vice-President and Actuary, Colonial Penn Life Ins. Co., Philadelphia, Pa. 19103	e 1969
DESAI, KRISHNA B., F.S.A., Actuary, Office of Assistant Secretary of Defense, The Pentagon, Washington, D. C. 20310	c 1966
DESCHENES, J. JACQUES, F.S.A., Vice-President & Actuary, Sun Life Assur. Co. of Canada, Montreal, Quebec H3C 3G5	1975
DE SELM, THOMAS A., A.S.A., Associate Actuary, Security Benefit Life Ins. Co., Topeka, Kans. 66636	1966
DESMOND, SHERRIE B., F.S.A., Consulting Actuary, Hooker & Holcombe Inc., 65 La Salle Rd., West Hartford, Conn. 06107	e 1976
DES ROCHERS, CHRISTIAN J., F.S.A., Assistant Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	1977
DE STEFANO, RONALD, Actuarial Consultant, Alexander & Alexander, 100 E. Pratt St., Baltimore, Md. 21202	ae 1976
DEUTSCHER, HAROLD J., F.S.A., F.C.I.A., Consulting Actuary, Lewis & Ellis, Inc., 1901 Avenue of the Stars, Suite 275, Los Angeles, Calif. 90067	e*1965
DEVEREAUX, DAVID G., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1971
DEVINE, JAMES L., F.S.A., Principal Actuary, New York State Ins. Dept., 324 State St., Albany, N. Y. 12210	1966
DE VOL, DAVID, George B. Buck Consulting Actuaries, Two Pennsylvania Plaza, New York, N. Y. 10001	1967
DEWAR, WALTER S., F.S.A., Vice-President and Actuary, Great Southern Life Ins. Co., Houston, Texas 77098	*1965
DE WEESE, CHARLES C., F.S.A., Senior Actuarial Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1974
DEZUBE, MITCHELL, F.S.A., Vice-President and Actuary, Manhattan Life Ins. Co., New York, N. Y. 10019	e*1965
DIAL, PHILIP S., F.S.A., Principal, Rudd & Wisdom, Inc., 402 Perry Brooks Bldg., Austin, Texas 78001	e 1976
DICE, WILLIAM F., F.S.A., Vice-President, Personal Insurance-Staff, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
DI CHILLO, RICHARD A., Group Pension CHS, Aetna Life & Casualty Co., Hartford, Conn. 06156	ae 1976

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DICKERMAN, OWEN L., Manager, Peat, Marwick, Mitchell, & Co., 1500 Walnut St., Philadelphia, Pa. 19102	Enrolled ae 1976
DICKERMAN, ROBERT W., A.S.A., Associate Actuary, Franklin Life Ins. Co., Springfield, Ill. 62713	1966
DICKLER, JOSEPH M., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
DICKSON, JEFFREY J., A.C.A.S., Supervisor-Actuarial Analyst, Travelers Ins. Co., Hartford, Conn. 06115	1977
DICKSON, ROBERT K., JR., F.S.A., Assistant Vice-President and Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	e 1974
DICKSTEIN, MORTON M., Actuarial Consultant, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e 1970
DIEMER, RICHARD L., A.C.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1966
DIETER, GEORGE H., JR., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1976
DIETER, ROLAND A., F.S.A., Actuary, Analysis & Reports, Washington National Ins. Co., Evanston, Ill. 60201	e 1976
DILLINGHAM, GRACE V. (Miss), F.S.A., Assistant Actuary, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	1971
DILLMAN, JAMES W., A.S.A., Consultant, Towers, Perrin, Forster & Crosby, 1100 Superior Ave., Cleveland, Ohio 44114	e 1969
DILTS, CHARLES R., A.S.A., Consulting Actuary, Guaranty State Bank Bldg., Durham, N. C. 27701	e 1969
DINIUS, JOHN B., F.S.A., Assistant Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977
DINNEY, GEORGE R., F.S.A., F.C.I.A., Vice-President, Development, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1966
DI PAOLO, FRANK P., F.S.A., F.C.I.A., Actuarial Vice-President, U.S. and Caribbean, Confederation Life Ins. Co., Toronto, Ontario M4W 1H1	e 1966
DISCENZA, JUDITH A., F.S.A., Director of Group L & H Actuarial, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1975
DISCH, ALOYSIUS J., Vice-President, Pension Associates, Inc., 3245 Hampton Ave., St. Louis, Mo. 63139	ae 1976
DITTMER, JOSEPH H., F.C.A., President, Abar Employee Benefit Plan Service, 9 Watchung Ave., Plainfield, N. J. 07060	e 1966
DOBSON, ROBERT H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 3131 N.W. 13th St., Gainesville, Fla. 32601	1974
DODD, THOMAS K., F.S.A., 125 Ridgewood Rd., West Hartford, Conn. 06107	*1965
DODGE, FRANK F., F.C.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	1966
DODSON, M. R., F.S.A., 5325 Gleneagles Dr., Tucson, Ariz. 85718	*1965
DOLAN, RONALD J., F.S.A., Assistant Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45219	1975
DOLAN, RONALD V., A.S.A., Senior Vice-President, First Colony Life Ins. Co., Lynchburg, Va. 24506	1975
DOLLIVER, ARTHUR M., A.S.A., Executive Assistant, Business Men's Assurance Co., Kansas City, Mo. 64141	1970
DOMENICO, JOSEPH A., Senior Group Pension Underwriter, Great-West Life Assur. Co., Winnipeg, Manitoba	ae 1976
DOMENICO, PHILIP J., A.S.A., Second Vice-President for Electronics Data Processing, Mutual of New York, Syracuse, N. Y. 13202	1966
DON, HARRY A., F.S.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1972
DONAHEY, JAMES R., F.S.A., Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	e*1965
DONDERO, ARLENE, Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
DONNELLY, VINCENT W., F.S.A., Associate Actuary, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	1975
DONOVAN, MAURICE V., F.S.A., 41 Cranford Rd., Glen Rock, N. J. 07452	*1965
DORF, STANLEY A., F.C.A.S., Chief Casualty Actuary, New York Ins. Dept., 2 World Trade Center, New York, N. Y. 10047	1966

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DORFMAN, EUGENE F., F.S.A., Actuary, Health Insurance, Guardian Life Ins. Co., New York, N. Y. 10003	Enrolled *1965
DORMAN, ARNOLD M., Assistant Vice-President, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	ae 1976
DORMAN, ROLAND F., F.S.A., A.C.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
DORN, KIRK L., F.S.A., Associate Actuary, Teachers Ins. & Annuity Association, New York, N. Y. 10017	1976
DORN, LOWELL M., F.S.A., F.C.I.A., 1952 Sharon St., Boca Raton, Fla. 33432	*1965
DORRIS, J. PAUL, F.S.A., Robert M. Epler Co. Inc., 770 "B" St., Suite 417, San Diego, Calif. 92101	e 1971
DOSTERT, THOMAS E., M.C.A., Director of Actuarial Services, Globe Life Ins. Co., Chicago, Ill. 60606	1970
DOUCETTE, JOSEPH J., F.S.A., Senior Vice-President and Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	*1965
DOUGLAS, JOHN F., F.S.A., Associate Actuary, Sun Life Assurance Co. of Canada, Wellesley Hills, Mass. 02181	1977
DOW, HAROLD E., F.S.A., Blue Mill Rd., Morristown, N. J. 07960	*1965
DOW, WILLIAM E., JR., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1966
DOWLING, JOSEPH H., F.S.A., Vice-President, Research, Drexel, Burnham & Co., 60 Broad St., New York, N. Y. 10004	*1965
DOWNING, RONALD E., F.S.A., F.C.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Century Plaza, Suite 1400, Los Angeles, Calif. 90067	e*1965
DOWSETT, ROBERT C., F.S.A., F.C.I.A., President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1966
DOYLE, B. H., Assistant Secretary and Actuarial Supervisor, Guarantee Mutual Life Co., Omaha, Nebr. 68114	1966
DOYLE, JOHN M., A.S.A., Vice-President, Compensation Programs, Inc., 550 Mamaroneck Ave., Harrison, N. Y. 10528	ae 1976
DOYLE, MARTINA E. (Miss), F.S.A., A.C.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	e*1965
DRAESEKE, DOUGLAS G., F.S.A., Vice-President and Actuary, Life Ins. Co. of California, San Francisco, Calif. 94111	1972
DRAKE, DAVID C., F.S.A., Vice-President and Actuary, Government Employees Life Ins. Co., Chevy Chase, Md. 20076	e 1967
DRAKE, LYLE F., A.S.A., 9925 Willowcreek Cir., Sun City, Ariz. 85351	1966
DRAKE, RICHARD H., F.S.A., Actuarial Director, Individual Insurance, Prudential Ins. Co., Newark, N. J. 07101	*1965
DREHER, WILLIAM A., F.S.A., F.C.A., F.C.I.A., Principal, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e*1965
DRENNAN, DANIEL F., A.S.A., Actuary, U.S. Railroad Retirement Board, 844 Rush St., Chicago, Ill. 60611	e*1965
DRENNAN, JOHN P., F.C.A.S., Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1974
DRESNER, DAVID E., A.S.A., Manager, Coopers & Lybrand, 2200 First National Bank, Atlanta, Ga. 30303	ae 1976
DREW, WILLIAM A., F.S.A., Vice-President and Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208	*1965
DREYER, ROBERT H., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1966
DRISCOLL, FRANCIS T., F.S.A., F.C.A., Employee Benefit Consultant, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
DRISKELL, RICHARD G., A.S.A., 2910 Cypress Dr., Muncie, Ind. 47302	1971
DRISKO, ROBERT D., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104	e*1965
DROBISCH, MILES R., F.C.A.S., Assistant Actuary, California Workers' Comp. Ins. Rating Bureau, Spear St. Tower, One Market Plaza, San Francisco, Calif. 94105	*1965
DROBNYK, WENDEL J., 229 Pablo Rd., Ponte Vedra Beach, Fla. 32082	1968

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DROLET, MICHAEL, F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	Enrolled e 1977
DROPKIN, LESTER B., F.C.A.S., Vice-President and Chief Actuary, Industrial Indemnity Co., 255 California St., San Francisco, Calif. 94120	*1965
DROWN, GARY K., F.S.A., Vice-President, Administration, Indianapolis Life Ins. Co., Indianapolis, Ind. 46206	e*1965
DRUMM, F. LAWRENCE, F.S.A., Vice-President and Actuary, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e*1965
DRUMM, LYNDIA P., Consulting Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	ae 1977
DRURY, DAVID J., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307	1971
DUARTE, NICOLAS, President, M.W. Computer Systems, Inc., 100 Biscayne Blvd., Miami, Fla. 33132	ae 1976
DUBOIS, DAVID H., F.S.A., Associate Actuary, Life and Health Dept. of Ins., State of New Jersey, 201 E. State St., Trenton, N. J. 08625	1976
DUDA, ARLENE, Assistant Actuary, George B. Back Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
DUFFIELD, DICKINSON C., F.S.A., 34 Fulton Pl., West Hartford, Conn. 06107	*1965
DUFFY, KENNETH J., F.S.A., Vice-President, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e*1965
DUGAN, PAUL B., Pension Specialist, Massachusetts Mutual Life Ins. Co., Battle Creek, Mich. 49014	ae 1976
DUKACZ, JULIAN J., F.S.A., F.C.I.A., Associate Actuary, Sun Life Assur. Co., Montreal, Quebec H3C 3G5	1971
DUMMER, ARTHUR O., F.S.A., Senior Vice-President, Beneficial Life Ins. Co., Salt Lake City, Utah 84136	e 1966
DUNCAN, CARL L., M.C.A., Carl I. Duncan & Assoc., One Romana Plaza, San Antonio, Texas 78205	e 1971
DUNCAN, ROBERT M., F.S.A., 18 Summit St., West Orange, N. J. 07052	e*1965
DUNKLEY, HERBERT C., A.S.A., A.C.A., Actuarial and Pension Consultant, 614-C Sutter St., Folsom, Calif. 95630	e*1965
DUNLAP, JAMES A., JR., A.S.A., Director, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	e 1966
DUNN, EDWARD J., A.C.A., Actuary, Houdaille Industries, Inc., One Financial Plaza, Fort Lauderdale, Fla. 33394	e 1966
DUNN, MELVIN B., F.S.A., Vice-President and Assistant to the Chairman, Security Mutual Life Ins. Co. of New York, Binghamton, N. Y. 13902	e 1967
DUNN, R. LEWIS, F.S.A., F.C.I.A., Executive Officer, Group Insurance, Imperial Life Assurance Co., Toronto, Ontario M4V 1N7	1970
DUNN, TED L., A.S.A., Vice-President, Actuarial and Underwriting Group Dept., Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1968
DU PUY, JAMES R., F.S.A., Senior Vice-President, Administration, Southwestern Life Ins. Co., Dallas, Texas 75221	1971
DURKIN, JAMES H., A.C.A.S., Consulting Actuary, 68-22 Groton St., Forest Hills, N. Y. 11375	1966
DURLAND, LAWRENCE V., JR., F.S.A., Controller, Union Mutual Life Ins. Co., Portland, Maine 04112	1974
DU ROSE, STANLEY C., JR., A.C.A.S., First Vice-President, Government & Industry Relations, Cuna Mutual Insurance Society, Madison, Wis. 53705	1966
DUTTON, PATRICK A., Staff Consultant, Meidinger & Assoc., Inc., 2440 Grinstead Dr., Louisville, Ky. 40204	ae 1976
DYER, HARLAND A., A.S.A., Vice-President and Actuary, Consolidated American Life Ins. Co., Jackson, Miss. 39205	1971
DYER, HERBERT L., Assistant Vice-President, Allegheny Airlines, Inc., National Airport, Washington, D.C. 20001	ae 1976
DYER, JOHN K., JR., F.S.A., F.C.A., Box 194, Long Beach Branch, Beach Haven, N. J. 08008	e*1965
DYKHOUSE, JACK R., F.S.A., Vice-President, Top Inc., 363 W. Big Beaver, Troy, Mich. 48084	1972
DYMOWSKI, ROBERT J., F.S.A., Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1970

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EARL, RONALD D., Senior Actuarial Assistant, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	Enrolled ae 1976
EARLE, DAVID A., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1974
EARLE, WILLIAM C., JR., Consultant, The Wyatt Co., 1262 Suburban Station Bldg., Philadelphia, Pa. 19103	e 1970
EASON, CLIFTON W., A.S.A., Associate Actuary, Pilot Life Ins. Co., Greensboro, N. C. 27420	1976
EASON, THOMAS F., F.S.A., Vice-President and Actuary, Security Mutual Life Ins. Co., Lincoln, Nebr. 68501	e 1971
EASTERLY, WILLIAM E., F.S.A., Associate Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1966
EASTLACK, ALLEN C., A.S.A., 1200 Canyonwood Ct., Walnut Creek, Calif. 94595	1966
EASTON, ALBERT E., F.S.A., Vice-President and Actuary, Berkshire Life Ins. Co., Pittsfield, Mass. 01201	e 1967
EATON, KARL F., A.C.A.S., Senior Vice-President, First Systems Corp., 21 W. 10th St., Kansas City, Mo. 64105	1966
ECKARD, GARRY M., F.S.A., Consulting Actuary, Garry Eckard Associates, 11025 Timber Ln., Carmel, Ind. 46032	1969
ECKERSLEY, DEREK, F.S.A., F.C.I.A., Vice-President and Actuary, Dominion Life Assur. Co., Waterloo, Ontario N2J 4C6	e 1969
ECKERT, JOHN S., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1970
ECKERT, RALPH J., F.S.A., President and Chairman, Benefit Trust Life Ins. Co., Chicago, Ill. 60626	*1965
ECKHART, KENNETH V., JR., A.S.A., Consulting Actuary, Eckhart & Assoc., Inc., 1355 Lynnfield Rd., Memphis, Tenn. 38138	e 1966
ECKLER, SAMUEL, F.S.A., F.C.I.A., F.F.A.A., Chairman, Eckler, Brown, Segal & Co., Ltd., 789 Don Mills Rd., Don Mills, Ontario M3C 1T8	1967
ECKMAN, CHARLES T., Director and Assistant Secretary, Prudential Ins. Co. of America, Los Angeles, Calif. 90036	ae 1976
ECKMAN, MICHAEL V., F.S.A., Assistant Director-Actuarial Services, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1977
EDDINS, JOSEPH M., Vice-President, Maryland Casualty Co., Baltimore, Md. 21203	1970
EDDY, ARTHUR C., F.S.A., F.C.I.A., A.C. Eddy, Inc., 1699 Walnut Ln., Rocky River, Ohio 44116	e*1965
EDDY, C. MANTON, F.S.A., 51 Hunter Dr., West Hartford, Conn. 06107	*1965
EDE, CECIL F., 32302 Alipaz St., San Juan Capistrano, Calif. 92675	1967
EDELSTEIN, HERMANN, A.S.A., Associate Actuary, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
EDEN, JOHN P., F.S.A., Vice-President and Actuary, Keystone Provident Life Ins. Co., Boston, Mass. 02105	e*1965
EDNEY, D. E., Assistant Vice-President, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e 1969
EDWARDS, CHARLES E., F.S.A., Chairman, The Edwards Group, 3001 Lyndon B. Johnson Fwy., Suite 206, Dallas, Texas 75234	1971
EDWARDS, CLINT E., F.S.A., Executive Vice-President, Actuarial & Underwriting, Liberty Life Ins. Co., Greenville, S. C. 29602	e 1966
EDWARDS, DONALD R., F.S.A., Vice-President and Actuary, Lafayette Life Ins. Co., Lafayette, Ind. 47902	e*1965
EDWARDS, FRED L., A.S.A., Director, Pension Accounts, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1971
EDWARDS, JOHN S., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., Pasadena, Calif. 91101	e 1967
EDWARDS, NORMA L. (Mrs.), A.S.A., Consulting Actuary, 3024 N. Calvert St., Baltimore, Md. 21218	1966
EDWARDS, RALPH E., F.S.A., Consulting Actuary, 3024 N. Calvert St., Baltimore, Md. 21218	*1965
EGAN, JOSEPH E., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	e 1973

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EGGERS, THOMAS L., F.C.A., A.F.A.A., 652-V Olde Towne Ave., Columbus, Ohio 43214	Enrolled *1965
EHLERT, DARRELL W., F.C.A.S., Senior Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1967
EHRHARDT, ALLEN A., Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1976
EHRHART, LAWRENCE A., F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	1971
EHRINGER, CHRISTINE D., Actuary, William M. Mercer, One Oliver Plaza, Pittsburgh, Pa. 15222	ae 1976
EIDE, K. ARNE, F.C.A.S., F.S.A., Fertile, Minn. 56540	*1965
ELLER, BURNES R., A.S.A., A.F.A.A., Group Actuary, Ministers Life & Casualty Union, Minneapolis, Minn. 55416	e 1966
EIMERS, HOWARD G., F.S.A., Senior Vice-President, Washington National Ins. Co., Evanston, Ill. 60201	*1965
EISENBERG, PHILLIP A., F.S.A., Assistant Vice-President, Mutual Life Ins. Co. of New York, New York, N. Y. 10019	1972
EISENBERG, STEVEN A., F.S.A., Actuary, Dan McGinn & Associates, Inc., P.O. Box 30077, Los Angeles, Calif. 90030	1975
EISNER, MORRIS, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1966
EISNER, STANLEY L., F.S.A., 130 Kingfisher Dr., Middletown, N. J. 07748	*1965
EIZEN, SHELDON D., Administrative Director, National Administrative Services of Michigan, Inc., 21500 Greenfield, Detroit, Mich. 48237	ae 1977
EKLOF, CARY B., F.S.A., Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., 4th Floor, Pasadena, Calif. 91101	1977
ELDER, ROBERT M., F.S.A., Actuary, Kentucky Central Life, Lexington, Ky. 40507	1971
ELIASON, EDWARD B., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1967
ELKEN, JOHN H., A.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50309	1966
ELKIN, JACK M., A.S.A., F.C.A., Senior Vice-President and Chief Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e*1965
ELLENBY, MILTON Q., A.S.A., F.C.A., Actuary, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	e 1966
ELLEY, FREDERICK W., F.S.A., 17377 Libertad Dr., San Diego, Calif. 92127	*1965
ELLIOTT, GEORGE B., F.C.A.S., 1313 Idaho Ave., Cape May, N. J. 08204	*1965
ELLIS, DONALD M., F.S.A., F.C.I.A., 283 St. Leonards Ave., Toronto 12, Ontario	1966
ELLIS, J. DANIEL, F.S.A., Executive Vice-President, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75251	1972
ELLIS, STEPHEN H., Actuary, Stephen H. Ellis & Assoc. Inc., 15 E. Ridge Pike, Conshohocken, Pa. 19428	ae 1977
ELLYSON, CRAIG W., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1969
ELMSHAUSER, RONALD D., Department Actuary, Nebraska State Ins. Dept., 1335 L St., Lincoln, Nebr. 68508	1970
ELSTEIN, ALLEN R., F.S.A., Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06110	1975
ELSTON, JAMES S., F.S.A., F.C.A.S., 1640 Palmer Ave., Winter Park, Fla. 32789	*1965
ELY, RAY M., F.S.A., F.C.A., Vice-President and Actuary, McGee & Co., Two Girard Plaza, Philadelphia, Pa. 19102	e*1965
EMERING, EDWARD J., Coopers & Lybrand, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1977
EMERY, E. WARD, A.S.A., 200 Parsippany Blvd., Boonton, N. J. 07005	1971
EMMERT, GAYLE E., F.S.A., Vice-President and Actuary, Southwestern Life Ins. Co., Dallas, Texas 75221	1971

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EMORY, LINDA B. (Mrs.), F.S.A., Vice President and Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	Enrolled 1969
ENG, JOHN G., Actuarial Consultant, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1977
ENGEL, LAWRENCE E., F.S.A., Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141	1972
ENGEL, PHILIP L., F.S.A., A.C.A.S., Assistant Vice-President, CNA/ Insurance, Chicago, Ill. 60685	1970
ENGELHARDT, JOHN L., F.S.A., Director of Life Actuarial Operations, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1977
ENGEMAN, MELVIN A., Vice-President and Associate Actuary, Capitol Life Ins. Co., Denver, Colo. 80203	1967
ENGEN, RICHARD A., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	1966
ENGLAND, ARTHUR W., JR., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104	e*1965
ENGSTROM, PAUL E., F.S.A., Chief Actuary, Excess Ins. Group, Worthing, BN14 9QD, Sussex, England	e 1970
ENRIQUEZ, RUBEN F., Assistant Actuary, Reserve Life Ins. Co., Dallas, Texas 75202	e 1971
EPLEY, H. ROBERT, III, A.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., 1800 Republic National Bank Bldg., Dallas, Texas 75201	ae 1976
EPPINK, WALTER T., F.C.A.S., 152 Southwood Dr., Kenmore, N. Y. 14223	*1965
EPSTEIN, HARVEY, A.S.A., Associate Actuary, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	ae 1976
EPSTEIN, NATHAN H., F.S.A., Guardian Life Ins. Co. of America, New York, N. Y. 10003	e 1971
ERBE, ELSBETH T. (Mrs.), A.S.A., Consultant, Towers, Perrin, Forster, & Crosby, Inc., One Boston Pl., Boston, Mass. 02108	e 1970
ERDENBERGER, RICHARD W., F.S.A., Consulting Actuary, 2525 Stemmons Fwy., Dallas, Texas 75207	*1965
ERICKSON, TERRANCE T., A.S.A., Unigard Olympic Life Ins. Co., Seattle, Wash. 98124	1973
ERICSON, ARTHUR W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
ERNSDORFF, ROBERT W., F.S.A., 10701 Manzanita Dr., Sun City, Ariz. 85373	*1965
ESCOTT, FRANCIS H., F.S.A., Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
ESPIE, ROBERT G., F.S.A., F.C.A.S., Vice-President and Corporate Comptroller, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
ESTEFANIA, J. RAMON, Chief Actuary, State of South Carolina, Dept. of Ins., 2711 Middleburg Dr., Columbia, S. C. 29240	e 1968
ESTELL, RICHARD J., F.S.A., Vice-President and Actuary - Health Ins., American Republic Ins. Co., Des Moines, Iowa 50301	1975
ESTES, E. FORREST, A.S.A., 941 N. 67th St., Lincoln, Nebr. 68505	e 1966
ESUCHANKO, JOSEPH, A.S.A., Vice-President and Actuary, Beyer-Barber, Inc., P. O. Box 1728, Allentown, Pa. 18105	ae 1976
ETHINGTON, DALE F., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., San Francisco, Calif. 94105	e 1971
EVANS, DON J., F.S.A., Edward J. Peters & Assoc., Inc., 3550 Washington Blvd., Indianapolis, Ind. 46205	*1965
EVANS, EVAN I., F.C.A., 210 Village Dr., Columbus, Ohio 43214	*1965
EVANS, JOHN J., Actuarial Consultant, 1315 Glenfield, Dallas, Texas 75224	1966
EVEN, CHARLES A., JR., F.C.A.S., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1969
EYERS, ROBERT G., F.C.A.S., Actuary, J. C. Penney Casualty Ins. Co., Westerville, Ohio 43081	1971
EYRE, HARRY C., F.S.A., Vice-President and Group Insurance Manager, Nationwide Life Ins. Co., Columbus, Ohio 43215	*1965

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	Enrolled
FABER, JAMES A., F.C.A.S., Manager, Peat, Marwick, Mitchell & Company, 345 Park Ave., New York, N. Y. 10022	1970
FABER, PETER R., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1971
FACCIANI, GERALD D., Pension Consultant, 10815 Tanager Trail, Cleveland, Ohio 44141	ae 1976
FACEY, JOHN A., F.S.A., Senior Vice-President and Chief Actuary, Security-Connecticut Life Ins. Co., Avon, Conn. 06001	e*1965
FACKLER, DON F., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	*1965
FAFIAN, JOSEPH, JR., F.S.A., Senior Executive Vice-President, Life Ins., USLIFE Corp., New York, N. Y. 10038	e 1966
FAGAN, VINCENT F., JR., A.S.A., Principal Actuary, New York State Ins. Dept., 2 World Trade Center, New York, N. Y. 10038	1966
FAGG, GARY T., F.S.A., Actuary, The Credit Life Ins. Co., Springfield, Ohio 45501	1977
FAGIANO, ANTHONY J., Actuary, Insurance Div., State of Colorado, 201 E. Colfax Ave., Denver, Colo. 80203	1973
FAIRBANKS, ALFRED V., F.C.A.S., Assistant Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01133	*1965
FAIRBANKS, GUY L., JR., A.S.A., Assistant Vice-President, Group Division, Aetna Life Ins. Co., Hartford, Conn. 06156	e 1966
FAIRFIELD, JAMES P., Assistant Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208	1966
FAITH, EDWARD L., F.S.A., 30 Willmore Rd., St. Louis, Mo. 63109	1965
FALCONE, NICHOLAS A., Officer and Manager, The Plan Administrator, One Belmont Ave., Bala Cynwyd, Pa. 19004	ae 1976
FALK, WILLIAM J., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 233 S. Wacker Dr., Chicago, Ill. 60606	1977
FALKOFF, BARRY J., F.S.A., Associate Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1974
FALLQUIST, RICHARD J., F.C.A.S., Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1977
FANTOZZI, WILLIAM L., Senior Consultant and Manager, Carlin-Black Co., 2511 National Bank of Georgia Bldg., 3300 Northeast Expy., Atlanta, Ga. 30341	ae 1976
FARB, EDWARD I., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., 2 Pennsylvania Plaza, New York, N. Y. 10001	e 1972
FARLEY, JARVIS, F.C.A.S., Consultant, P.O. Box 75, Babson Park, Mass. 02157	*1965
FARMER, NEAL A., F.S.A., President, NN Investors Life, Birmingham, Ala. 35209	e 1966
FARMER, THURSTON P., JR., F.S.A., F.C.A., Consulting Actuary, T. P. Farmer, Jr., 1000 Lake St. Louis Blvd., O'Fallon, Mo. 63366	e*1965
FARNAM, WALTER E., F.C.A.S., Assistant Vice-President, National Accounts Dept., Aetna Life & Casualty, Hartford, Conn. 06156	1970
FARQUHAR, WILLIAM A., F.S.A., Second Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	e 1969
FARR, CHARLES E., F.S.A., F.C.I.A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307	e*1965
FARRANT, MAURICE H., F.S.A., F.C.A., F.C.I.A., Actuary, The Wyatt Co., 744 W. Hastings St., Vancouver, British Columbia V6C 1A5	e 1966
FARRELL, LAWRENCE M., Vice-President, Pension & Group Services, Inc., 308 Michigan Bldg., Kalamazoo, Mich. 49006	ae 1976
FARRIMOND, WILLIAM, President, Interaction Corp., 1188 Minna Pl., Memphis, Tenn. 38117	ae 1978
FATOUROS, NICHOLAS P., Consultant, The Wyatt Co., Sears Tower, Suite 5600, 233 S. Wacker Dr., Chicago, Ill. 60606	ae 1976
FAUCETT, JUDY A., F.S.A., Assistant Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92660	1977
FAULKNER, KEITH A., A.S.A., Consulting Actuary, Olanie, Hurst & Hemrich, One Embarcadero Center, San Francisco, Calif. 94111	e 1977

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	Enrolled
FAUSER, LOUIS, President and Actuary, Bankers Mutual Life Ins. Co., Freeport, Ill. 61032	1967
FAUST, J. EDWARD, JR., F.C.A.S., Consulting Actuary, RR 1, Zionsville, Ind. 46077	*1965
FAY, RICHARD C., A.S.A., Consulting Actuary, Carlin-Black Co., 10101 Linn Station Rd., Louisville, Ky. 40223	e 1966
FAYOLLE, JOHN P., Actuary, Bristol-Myers Co., 345 Park Ave., New York, N. Y. 10022	e 1971
FEAY, DALLAS H., A.S.A., 22 Cedar Ave., Rockville Centre, N. Y. 11570	1966
FEAY, HERBERT L., F.S.A., F.F.A.A., Actuary, W. L. Gardner & Associates, Inc., 9 W. Mulberry St., Baltimore, Md. 21201	e*1965
FEAY, MAURICE F., F.S.A., 1527 Pemberton Dr., Columbus, Ohio 43221	e*1965
FECTEAU, THOMAS B., President, Shactman-Fecteau Associates, Inc., 184 Taunton Ave., Seekonk, Mass. 02771	ae 1976
FEEHAN, MICHAEL G., A.S.A., Consulting Actuary, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e 1971
FEENEY, WILLIAM A., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
FEICHTINGER, JAMES N., Vice-President and Actuary, CAI, Consultants & Actuaries, 625 S. Kingsley, Los Angeles, Calif. 90005	ae 1977
FEINBERG, MELVIN J., F.S.A., Assistant Actuary, New York Life Ins. Co., New York, N. Y. 10010	1977
FELDMAN, MARTIN, A.S.A., Assistant Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
FELDMANN, KENNETH F., F.S.A., Second Vice-President and Actuary, Home Life Ins. Co., New York, N. Y. 10007	*1965
FELDTMOSE, JOHN N., F.S.A., F.C.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e 1970
FELLERS, WILLIAM W., F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e*1965
FENICHEL, SEYMORE A., F.S.A., A.C.A., Principal, Peat, Marwick Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	*1965
FENKER, RICHARD M., Consulting Actuary, P.O. Box 59, Gallatin, Tenn. 37066	1967
FENSTER, BERNARD, A.S.A., Associate Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630	1966
FERGUSON, ALAN N., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
FERGUSON, CLYDE L., F.C.A., Ferguson Actuarial Service, P.O. Box 1386, Charleston, W. Va. 25325	*1965
FERGUSON, RONALD E., F.C.A.S., Senior Vice-President, General Reinsurance Corp., Greenwich, Conn. 06830	1971
FERGUSON, THOMAS S., JR., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1974
FERGUSON, WILLIAM A., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N. E., Atlanta, Ga. 30326	e*1965
FERNANDEZ, ELADIO M., Actuarial Assistant, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
FERNANDEZ, WILLIAM N., A.S.A., President and Actuary, Trans-Oceanic Life Ins. Co., San Juan, Puerto Rico 00938	1969
FERRARA, THEODORE A., A.S.A., A.C.A., Vice-President-Chief Actuary, Basil Castrovinci Associates, Inc., 853 Broadway, New York, N. Y. 10003	e 1966
FERRARI, J. ROBERT, A.C.A.S., Vice-President and Chief Economist, Prudential Ins. Co., Newark, N. J. 07101	1971
FERSTENFELD, LARRY H., A.S.A., Associate Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1971
FEUER, HARVEY W., A.S.A., Assistant Vice-President and Associate Actuary, Bankers National Life Ins. Co., Parsippany, N. J. 07054	1972
FEUER, PHILIP J., F.S.A., M.C.A., Consultant, Towers, Perrin, Forster & Crosby, 600 Third Ave., New York, N. Y. 10016	e*1965
FEUTZ, JAMES R., F.S.A., Treasurer, Frank C. Feutz Co., P.O. Box 126, Paris, Ill. 61944	1976

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FIBIGER, JOHN A., F.S.A., Executive Vice-President, Home Office Administration, New England Mutual Life Ins. Co., Boston, Mass. 02117	Enrolled *1965
FICKES, JERRY W., 10008 Master Dr., Overland Park, Kans. 66212	1967
FIDDLER, TOM L., A.S.A., Group Actuarial Associate, American National Ins. Co., Galveston, Texas 77550	ae 1976
FIELD, ROBERT, F.S.A., Independent Order of Foresters, Don Mills, Ontario	1977
FIELD, WARREN A., F.S.A., Vice-President and Actuary, Meidinger & Assoc., Inc., One Crown Center, Kansas City, Mo. 64108	e 1968
FILES, RICHARD L., F.S.A., Consulting Actuary, Lewis & Ellis, Inc., 10901 Granada Ln., Overland Park, Kans. 66211	e 1969
FILLINGHAM, ROBERT S., F.S.A., Vice-President and Chief Actuary, USLIFE Corporation, New York, N. Y. 10038	1966
FINELLI, JOHN J., F.S.A., P.O. Box 821, Southampton, N. Y. 11968	*1965
FINGER, ROBERT J., F.C.A.S., Consulting Actuary, Consulting Casualty Actuaries, Inc., 1888 Greenfield Ave., No. 203, Los Angeles, Calif. 90025	1977
FINK, JACK, F.S.A., Second Vice-President and Associate Actuary, Continental American Life Ins. Co., Wilmington, Del. 19899	e 1971
FINK, RICHARD D., F.S.A., Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	e*1965
FINKEL, PAUL A., F.S.A., F.C.I.A., Staff Actuary, ITT Financial Services, 320 Park Ave., New York, N. Y. 10022	e 1972
FINKENBERG, FRANK E., F.S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	1969
FINLEY, JOHN M., F.S.A., M.C.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1972
FINN, PETER J., A.S.A., Actuarial Supervisor, Metropolitan Life Ins. Co., New York, N. Y. 10010	1969
FINNEGAN, LAWRENCE J., F.S.A., President and Chairman of the Board, Boston Mutual Life Ins. Co., Canton, Mass. 02021	*1965
FINNEGAN, PHILIP F., F.S.A., Actuarial Director, Individual Insurance, Prudential Ins. Co., Newark, N. J. 07101	*1965
FISCHBECK, C. LEE, F.S.A., Actuary, Home Life Ins. Co., New York, N. Y. 10017	1973
FISCHER, CARL H., F.S.A., F.F.A.A., F.C.A., Professor Emeritus, Graduate School of Bus. Admin., University of Michigan, Ann Arbor, Mich. 48104	e*1965
FISCHER, NIELS H., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
FISHER, HILLARY J., F.S.A., 4246 Palmero Blvd., Los Angeles, Calif. 90008	*1965
FISHER, MARY C. (Miss), F.C.A., Consulting Actuary, Campbell Centre, 8350 N. Central Expy., Dallas, Texas 75206	e*1965
FISHER, WAYNE H., F.C.A.S., Senior Actuarial Associate, Royal-Globe Ins. Cos., New York, N. Y. 10038	1977
FISHMAN, ALAN S., A.S.A., Partner, Clay and Partners, 70 Brook St., London W1Y 3HN, England	ae 1976
FISHMAN, DEBORAH J., A.S.A., Director, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	ae 1976
FISHMAN, IRA F., 4 Sebec Ln., Spring Valley, N. Y. 10977	ae 1976
FISHMAN, STEVEN, President, PFR Planning Inc., 888 7th Ave., New York, N. Y. 10019	ae 1976
FITZGERALD, BRIAN A. P., A.S.A., Tomenson-Alexander, Ltd., P.O. Box 439, Toronto Dominion Center West, Toronto, Ontario M5K 1M3	ae 1976
FITZGERALD, DANIEL J., A.S.A., Assistant Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1976
FITZGIBBON, WALTER J., JR., F.C.A.S., Actuary, Corporate Actuarial Dept., Aetna Life & Casualty, Hartford, Conn. 06156	*1965
FITZHUGH, GILBERT V. L., F.S.A., Actuarial Director, Individual Insurance, Prudential Ins. Co., Newark, N. J. 07101	*1965
FITZHUGH, GILBERT W., F.S.A., F.C.A.S., Box 1452, Rancho Santa Fe, Calif. 92067	*1965
FITZPATRICK, RICHARD H., F.S.A., Vice-President and Controller, Equitable Life Assur. Society, New York, N. Y. 10019	*1965

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FIXMER, JOHN P., F.S.A., Partner, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	Enrolled e 1966
FLAHERTY, DANIEL J., F.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1968
FLAHERTY, SANDRA L., Associate, Towers, Perrin, Forster & Crosby, 3400 N. Peachtree Rd., Atlanta, Ga. 30326	ae 1976
FLATT, SAVAGE R., F.S.A., Actuary, The Wyatt Co., 259 Whooping Loop, Altamonte Springs, Fla. 32701	1977
FLEISCHACKER, PAUL R., F.S.A., Consulting Actuary, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	1970
FLEISCHER, DONALD R., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1974
FLEISCHER, EDWARD N., F.S.A., Assistant Vice-President-Pensions, Mutual of New York, New York, N. Y. 10019	1970
FLEMING, GAIL L., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1977
FLICK, JESSE E., F.C.A., Consulting Actuary, 6300 N. Central Expy., Dallas, Texas 75206	1966
FLICKNER, EDWARD A., JR., A.S.A., Life Actuary, Georgia Ins. Dept., Atlanta, Ga. 30334	1966
FLIER, ALVIN, A.S.A., Vice-President and Actuary, Pierce National Life Ins. Co., Los Angeles, Calif. 90010	1971
FLINN, ELLIS D., F.S.A., A.F.A.A., F.C.I.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	1966
FLINT, JOHN H., Consultant, Meeks & Co., 921 Chatham Ln., Columbus, Ohio 43221	ae 1976
FLITTIE, JOHN H., F.S.A., Principal, Touche, Ross & Co., 780 Northstar Center, Minneapolis, Minn. 55402	e*1965
FLOTT, ROBERT F., F.C.A., F.F.A.A., Partner, Brown & Flott, 300 S. Wacker Dr., Chicago, Ill. 60606	e*1965
FLOURNOY, SELWYN L., JR., F.S.A., Second Vice-President and Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23209	1973
FLUHR, HOWARD, F.S.A., Senior Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e 1971
FLURY, JACK M., F.S.A., Actuary, Ohio State Life Ins. Co., Columbus, Ohio 43215	1974
FLYNN, DAVID P., F.C.A.S., Vice-President and Actuary, Crum & Forster Ins. Co., Morristown, N. J. 07960	1971
FLYNN, EDMOND HARRIS, Executive Vice-President, National Assoc., Inc., 155 Bovet Rd., San Mateo, Calif. 94402	ae 1977
FLYNN, JOSEPH T., A.S.A., Senior Consultant, Coates, Herfurth & England, 320 S. California St., San Francisco, Calif. 94104	1972
FOELSTER, Mary Jane E. (Mrs.), 2300 S. Gilinger Rd., Lafayette Hill, Pa. 19444	ae 1976
FOGLE, JOHN M., Vice-President, Howard E. Nyhart Co., Inc., 3505 N. Washington Blvd., P.O. Box 88187, Indianapolis, Ind. 46208	ae 1976
FOLEY, ROBERT T., A.S.A., Towers, Perrin, Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1967
FOLZ, JAMES H., F.S.A., Assistant Actuary-Medical Products, Aid Assoc. for Lutherans, Appleton, Wis. 54911	1977
FORBES, E. DEAN, A.S.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1966
FORBES, LEON D., F.S.A., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	*1965
FORD, JAMES F., F.S.A., Assistant Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	1977
FORD, ROBERT P., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307	1977
FORDE, LUTHER O., F.S.A., F.F.A.A., Senior Vice-President and Chief Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402	e*1965
FOREST, WILLIAM B., A.S.A., Group Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	e 1966

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FORESTER, P. WILLIAM, F.S.A., A.C.A., Manager, Employee Benefit Consulting, Peat, Marwick, Mitchell & Co., One Marine Midland Plaza, Rochester, N. Y. 14604	e 1966
FORKER, DAVID C., F.C.A.S., Commercial Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1969
FORREST, ROBERT L., F.S.A., Actuary, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	e 1971
FORS, DANIEL G., Actuary, Deferred Compensation Administrators, Inc., 1645 Gargill Bldg., Minneapolis, Minn. 55402	ae 1976
FORSYTHE, ALBERT H., JR., F.S.A., F.C.I.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
FORTE, EDWARD T., F.S.A., M.C.A., Vice-President, Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	e 1973
FORTIER, BRIAN J., F.S.A., Vice-President and Actuary, Guardsman Life Ins. Co., West Des Moines, Iowa 50265	e 1970
FORTUIN, HENRY J. L., JR., F.S.A., F.C.I.A., F.C.A., Director, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e*1965
FOSLER, HOWARD, F.C.A., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1966
FOSSA, E. FREDERICK, A.C.A.S., Vice-President and Senior Actuary, Commercial Union Assur. Co., Boston, Mass. 02108	1971
FOSTER, A. MICHAEL, F.S.A., Second Vice-President and Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1978
FOSTER, ALLAN, F.S.A., Vice-President and Actuary, Gulf Atlantic/West Coast Life Ins. Co., San Francisco, Calif. 94120	1972
FOSTER, ROBERT B., F.C.A.S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
FOSTER, SOLVEIG A., Associate Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	ae 1977
FOSTER, WAYNE R., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Boston Pl., Boston, Mass. 02108	1976
FOWLER, THOMAS W., F.C.A.S., Vice-President and Actuary, North American Reinsurance Corp., New York, N. Y. 10017	*1965
FOX, G. KINGSLEY, F.S.A., F.C.I.A., Consultant, Imperial Life Assur. Co. of Canada, Toronto, Ontario M4V 1N7	1967
FOX, MARTIN S., F.S.A., Second Vice-President & Associate Actuary, Transamerican Life & Annuity Co., Los Angeles, Calif. 90064	e 1966
FRACKENPOHL, HERBERT M., Associate Director, Prudential Ins. Co., Florham Park, N. J. 07932	ae 1976
FRANCIS, DONALD R., F.C.I.A., F.S.A., Assistant Vice-President and Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	e 1970
FRANK, MARTIN J., A.S.A., F.C.A., Vice-President, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1967
FRANKEL, STEPHEN H., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e 1971
FRANKLIN, ANNEMARIE (Ms.), F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1975
FRANKLIN, N. MATHEW, A.C.A.S., Associate Actuary, Insurance Services Office, New York, N. Y. 10038	1966
FRANKOVICH, ERNIE, F.S.A., Consultant, 13650 Oakwood Curve, Burnsville, Minn. 55337	1973
FRANKS, GEORGE V., F.S.A., Assistant Comptroller, Prudential Ins. Co., Newark, N. J. 07101	1967
FRANZ, LORRAINE M. (Miss), Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
FRASIER, WALTER E., Vice-President, Actuarial Computer Technology, Inc., 10215 Fernwood Rd., Bethesda, Md. 20034	ae 1976
FRATELLO, BARNEY F., Actuary, Tudor Kent, 1 Pleasant Ave., Plainview, N. Y. 11803	1966
FREDA, PHILIP J., F.S.A., 135 Randolph Pl., West Orange, N. J. 07052	*1965
FREDEN, K. ERIC, F.S.A., Vice-President and Associate Actuary, Boone and Co., Box 66, Winston-Salem, N. C. 27102	ae 1977

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FREDERICKSON, JON H., F.S.A., A.C.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	Enrolled e 1968
FREEMAN, RICHARD W., Assistant Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	e 1967
FREIBERG, ALBERT M., Pension Actuary, Pension & Estate Planners, Inc., 19 Bala Ave., Bala Cynwyd, Pa. 19004	ae 1976
FREILICH, STANLEY R., F.S.A., F.C.A., Vice-President, Towers, Perrin, Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1969
FRENCH, JAMES T., A.C.A.S., Assistant Vice-President and Assistant Actuary, Mutual of Omaha, Omaha, Nebr. 68131	1968
FREY, GEROLD W., F.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
FRIDLEY, RICHARD M., F.S.A., A.C.A., Senior Vice-President, International Operations, Pan-American Life Ins. Co., New Orleans, La. 70119	*1965
FRIEDMAN, JACOB, A.S.A., P.O. Box 35308, Houston, Texas 77035	1968
FRIEDMAN, LLOYD K., F.S.A., F.C.A., President, Lloyd K. Friedman, Consulting Actuary, Inc., 1770 St. James Pl., Houston, Texas 77066	e*1965
FRIEDRICHSSEN, DETLEF F., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307	1974
FRIEDSTAT, CHARLES D., F.S.A., Associate Actuary, Tax Planning, Continental Assur. Co., Chicago, Ill. 60685	1973
FRIEND, EDWARD H., F.S.A., F.C.A., President, Edward H. Friend and Co., 1800 K St., N.W., Washington, D. C. 20006	e*1965
FRIES, EDWARD S., Consulting Actuary, 1569 Broadview Ter., Columbus, Ohio 43212	1967
FRICHTENICHT, RONALD D., Actuarial Assistant, Modern Woodmen of America, Rock Island, Ill. 61201	1976
FRITZ, JOHN F., F.S.A., Vice-President, Tillinghast, Nelson & Warren, Inc., 600 Newport Center Dr., Newport Beach, Calif. 92660	1976
FROHNE, JAMES A., A.S.A., Vice-President and Consulting Actuary, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
FROST, EUGENE H., A.S.A., Safeco Life Ins. Co., Seattle, Wash. 98185	ae 1976
FRUCELLA, JOHN J., F.S.A., President, Hill Country Life Ins. Co., Austin, Texas 78766	1967
FRY, JOHN S., F.S.A., Actuary, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	*1965
FUERST, DONALD E., A.S.A., Assistant Actuary, William M. Mercer, 515 Olive St., St. Louis, Mo. 63101	ae 1976
FUERSTE, KARL W., 1881 Laraway Lake Dr., Grand Rapids, Mich. 49506	1966
FUGGER, NORMA, Actuarial Supervisor, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	ae 1976
FUHLRODT, NORMAN T., F.S.A., 18531 Carousel Ln., Huntington Beach, Calif. 92649	*1965
FUHRMANN, CURT L., F.S.A., Vice-President and Actuary, Time Ins. Co., Milwaukee, Wis. 53201	1977
FULLER, RUSSELL M., A.S.A., Assistant Vice-President, H. Gray Hutchison & Assoc. Inc., 612 Wade Ave., Raleigh, N. C. 27605	ae 1976
FUNG, LIONEL NAI-YA, Actuarial Assistant, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	ae 1977
FUNK, GLENN W., Individual Actuary, American Health & Life Ins. Co., Baltimore, Md. 21202	1977
FURLIN, RICHARD, F.C.A., Actuary, Ebasco Services, Inc., 100 Church St., New York, N. Y. 10007	e 1966
FURLONG, HENRY T., F.S.A., Second Vice-President and Actuary, United States Life Corp., New York, N. Y. 10038	e 1966
FUSCO, MICHAEL, A.C.A.S., Associate Actuary and Manager, Ins. Services Office, 160 Water St., New York, N. Y. 10038	1976

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GABEL, JOHN D., President, Retirement Plans, Inc., 239 Hanna Bldg., Cleveland, Ohio 44115	Enrolled ae 1976
GABLER, E. RICHARD, Director of Customer Service, Connecticut General Life Ins. Co., Bloomfield, Conn. 06002	ae 1976
GABRIEL, A. GERALD, F.C.A., F.F.A.A., Partner, Gabriel, Roeder, Smith & Co., 2090 First National Bldg., Detroit, Mich. 48226	*1965
GADIENT, FRANK J., F.F.A.A., 17400 Gulf Blvd., North Redington Beach, Fla. 33708	*1965
GAGNON, JEFFREY W., Senior Plan Cost Consultant, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	ae 1976
GAINES, NATHANIEL, F.S.A., F.C.A., A.C.A.S., Vice-President and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
GAIONI, ROGER B., F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
GALKO, JOSEPH R., F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	e*1965
GALL, JOHN, A.S.A., F.F.A.A., 1618 S. Sanders, Appleton, Wis. 54911	*1965
GALLAGHER, MICHAEL E., Actuarial Assistant, Union Mutual Life Ins. Co., Portland, Maine 04112	ae 1976
GALLAGHER, ROBERT R., F.S.A., President, North American Reassur. Co., New York, N. Y. 10017	1967
GALLOWAY, CHARLES T. P., F.S.A., F.C.I.A., President, National Life Assur. Co., Toronto, Ontario M5G 1Y7	1968
GALLOWAY, HARVEY S., JR., F.S.A., Vice-President, Nationwide Corp., Columbus, Ohio 43216	1966
GAMBLE, BRYANT O., A.S.A., Assistant Vice-President and Associate Actuary, Monarch Life Ins. Co., Springfield, Mass. 01133	1977
GAMERDINGER, CHARLES W., F.S.A., 23 Westwood Rd., West Hartford, Conn. 06117	*1965
GAMMILL, GLEN M., F.S.A., Partner, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	1970
GAMMILL, MILES B., F.C.A., Consulting Actuary, 107 Laburnum, San Antonio, Texas 78209	*1965
GANDRUD, ROBERT P., F.S.A., Vice-President-Marketing Services, Lutheran Brotherhood, Minneapolis, Minn. 55402	1975
GANNON, DONALD F., Actuarial Supervisor, Compensation & Capital Inc., 222 Wisconsin Ave., Lake Forest, Ill. 60045	ae 1976
GANNON, JOSEPH T., F.S.A., Rt. 1, Box 750 B, Punta Gorda, Fla. 33950	*1965
GANT, ROBERT L., F.S.A., Actuary, Johnson & Higgins of Washington, 1215 Fourth Ave., Seattle, Wash. 98161	e 1974
GARAND, CHRISTOPHER P., F.C.A.S., Actuary and Assistant Secretary, American Re-Ins. Co., New York, N. Y. 10006	1977
GARBER, HARRY D., F.S.A., Senior Vice-President and Corporate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
GARDINER, JAMES B., F.S.A., A.C.A., Supervising Actuary, New York Ins. Dept., 2 World Trade Center, New York, N. Y. 10047	e*1965
GARDNER, HERBERT S., F.S.A., Box 92, Hancock, N. H. 03449	e*1965
GARDNER, JOHN R., F.S.A., F.C.I.A., Vice-President, Marketing, Sun Life Assur. Co. of Canada (U.S.), Wellesley Hills, Mass. 02181	1973
GARFIELD, OWEN J., F.C.I.A., F.S.A., Vice-President and Group Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	1976
GARFIELD, RALPH, A.S.A., Chairman, Actuarial Science Division, College of Insurance, 123 William St., New York, N. Y. 10038	e 1966
GARFIN, LOUIS, F.S.A., (Vice-President), Vice-President & Chief Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92660	*1965
GARNER, RICHARD W., F.S.A., Associate Actuary, CNA Ins. Co., Chicago, Ill. 60685	1977
GARNETT, WAYNE W., A.S.A., 8422 Washington Blvd., Indianapolis, Ind. 46240	1966

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	Enrolled
GARRETT, HARPER L., JR., F.S.A., Vice-President, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e*1965
GARRISON, THEODORE W., F.S.A., Vice-President and Actuary, Group Insurance, Benefit Trust Life Ins. Co., Chicago, Ill. 60626	*1965
GATELY, JOHN J., JR., F.S.A., Actuarial Associate, Union Mutual Life Ins. Co., Portland, Maine 04112	1977
GATHERS, JEFFREY L., F.S.A., Associate Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1976
GAUDRY, GARRY L., F.S.A., Manager-Actuarial Research & Product Development, Confederation Life Ins. Co., Toronto, Ontario M4W 1H1	1976
GAUER, DONALD L., F.S.A., F.C.I.A., Vice-President and Actuary, Sun Life Assur. Co. of Canada, Montreal, Quebec H3C 3G5	1973
GAULD, EDWIN S., F.S.A., Senior Consultant, A. S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017	e 1970
GAVRITY, JOHN D., F.S.A., Associate Actuary, United States Life Ins. Co., New York, N. Y. 10038	1970
GAYDA, JOSEPH J., F.S.A., Consultant, Hewitt Associates, 611 E. Wisconsin Ave., Milwaukee, Wis. 53202	e 1977
GDOWIK, STEVEN P., Assistant Actuary, Miller, Mason & Dickenson, Inc., 2227 Bryn Mawr Ave., Philadelphia, Pa. 19131	ae 1976
GEBAUER, GERHARD J., Actuarial Assistant, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1977
GEHRIG, JULE L., F.S.A., Vice-President and Associate Actuary, National Guardian Life Ins. Co., Madison, Wis. 53701	e 1966
GEIGER, ANN B., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1977
GEISLER, RICHARD J., F.S.A., Associate Actuary, National Life Ins. Co., Montpelier, Vt. 05602	e 1973
GELLES, MANUEL, F.S.A., 241 Central Park West, New York, N. Y. 10024	*1965
GENEST, PIERRE R., F.S.A., Actuary, Societe Nationale D'Assurances, Montreal, Quebec H3C 3Y8	e 1977
GENSLER, DAVID I., Pension Service Manager, Danziger, Markoff & Feigert, P.C., 158 Grand St., White Plains, N. Y. 10601	ae 1977
GEORGE, FRANCIS, Vice-President and Chief Actuary, Texas Life Ins. Co., Waco, Texas 76701	e 1971
GEREB, DANIEL L., A.S.A., F.C.A., Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1966
GERMAIN, JAMES B., F.S.A., F.C.A., Executive Vice-President, Kass, Germain & Co., 3570 Warrensville Center Rd., Shaker Heights, Ohio 44122	e 1966
GERMANN, JOHN R., F.S.A., Director, Systems and Programming, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	e 1971
GERMOND, ARTHUR, A.S.A., System Design Specialist, Equitable Life Assur. Society, New York, N. Y. 10019	1966
GERRITY, JOSEPH F., F.C.A., Consulting Actuary, A. S. Hansen, Inc., First United Bldg., Suite 1606, Fort Worth, Texas 76102	e 1966
GERSIE, MICHAEL H., F.S.A., F.C.A.S., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307	e 1975
GERUNDO, LOUIS P., JR., F.C.A.S., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1975
GESNER, NORMAN B., F.C.A., 4135 Golden Eagle Dr., Indianapolis, Ind. 46234	1970
GETMAN, RICHARD A., A.S.A., A.C.A.S., 61 Ferncliff Dr., West Hartford, Conn. 06117	1966
GEUDER, DOUGLAS M., F.S.A., Director of Strategic Planning, Conn. General Life Ins. Co., Hartford, Conn. 06152	1977
GEWIRTZ, PAUL A., F.S.A., A.C.A., Consultant, Towers, Perrin, Forster and Crosby, 1100 Superior Ave., Cleveland, Ohio 44114	e 1971
GIANCOLA, WILLIAM T., F.S.A., Vice-President and Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	e 1971
GIANINO, JOHN J., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965

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GIBBS, RICHARD L., F.S.A., Assistant Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	Enrolled e 1974
GIBNEY, LAWRENCE J., A.S.A., Actuary, Division of Retirement, State of Florida, Carlton Bldg., Tallahassee, Fla. 32304	e 1966
GIBSON, CHARLES T., A.S.A., Vice-President and Actuary, Pacific Standard Life Ins. Co., Sacramento, Calif. 95808	1971
GIBSON, EARL, Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1970
GIBSON, JOHN A., III, F.C.A.S., Vice-President and Actuary, Colonial Penn Life Ins. Co., Philadelphia, Pa. 19103	1968
GIBSON, KEATH P., A.S.A., Associate Actuary, American Telephone & Telegraph Co., New Brunswick, N.J. 08963	e 1969
GIBSON, THOMAS R., F.S.A., Actuarial Vice-President, Farm Bureau Life Ins. Co., West Des Moines, Iowa 50265	e 1973
GIBSON, WILLIAM D., President, William D. Gibson Consultants, Inc., 7211 S.W. 62nd Ave., South Miami, Fla. 33143	ae 1976
GIEGERICH, WILLIAM E., JR., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1972
GIESINGER, RONALD P., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 800 Dorchester Blvd., W., Montreal, Quebec H3B 1X9	e 1968
GIFFORD, DALE L., Consulting Actuary, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	ae 1977
GILBERT, DATON, F.S.A., 10 Thomson Rd., West Hartford, Conn. 06107	*1965
GILBERT, HAROLD, A.S.A., A.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
GILBERT, J. NATHAN, F.S.A., Assistant Vice-President, Woodward, Ryan, Sharp & Davis, Inc., 3 Park Ave., New York, N. Y. 10016	1977
GILCHRIST, JOHN T., F.S.A., Life Actuary, California Dept. of Ins., Los Angeles, Calif. 90005	1966
GILES, L. TIMOTHY, F.S.A., Vice-President, Beneficial Standard Life, Los Angeles, Calif. 90010	e 1970
GILL, ADRIAN, F.S.A., F.C.I.A., Consultant to Management, 633 Third Ave., New York, N. Y. 10017	e*1965
GILL, JAMES F., A.C.A., A.C.A.S., Actuary, Westfield Ins. Cos., Westfield Center, Ohio 44251	1966
GILLAM, WILLIAM S., F.C.A.S., Associate Actuary, Insurance Services Office, Two World Trade Center, New York, N. Y. 10048	*1965
GILLESPIE, HUGH, F.C.A., Vice-President and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
GILLESPIE, JAMES E., F.C.A.S., Actuary, CNA Insurance, Chicago, Ill. 60685	*1965
GILLIGAN, JAMES T., Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1970
GILLIS, WAYNE A., A.S.A., Senior Vice-President, Midland National Life Ins. Co., Sioux Falls, S. Dak. 57101	1966
GILMAN, PAUL H., F.S.A., Vice-President and Actuary, Western-Travelers Life Ins. Co., San Rafael, Calif. 94903	1966
GILSDORF, LAWRENCE J., President, Trust Consultants, Inc., 2121 S. El Camino Rd., San Mateo, Calif. 94403	ae 1976
GINGERY, STANLEY W., F.S.A., A.C.A.S., 4262 Island Circle, Apt. B, Caloosa Bayview, Fort Myers, Fla. 33901	*1965
GINGRICH, CLYDE E., F.S.A., Consulting Actuary, Conrad M. Siegel, Inc., 500 Nationwide Dr., Suite 100, Harrisburg, Pa. 17110	1977
GINSBERG, STEPHEN R., Assistant Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
GINSBURGH, HAROLD J., F.C.A.S., 3183-B Alta Vista, Laguna Hills, Calif. 92653	*1965
GITTINGS, KENNETH L., F.S.A., Chief Actuary, Integrated Resources, Inc., 295 Madison Ave., New York, N. Y. 10017	1966
GIVENS, HARRISON, JR., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965

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GLADSTONE, DAVID M., F.S.A., Consulting Actuary, Hazlehurst & Assoc., Inc., 400 108th N.E., Bellevue, Wash. 98004	Enrolled e 1973
GLANZ, MILTON P., A.S.A., Actuary, Social Security Administration, Baltimore, Md. 21235	c 1969
GLASGOW, JAMES E., F.C.A., A.S.A., Tillinghast, Nelson & Warren, Inc., 13601 Preston Rd., Dallas, Texas 75240	e 1966
GLASGOW, WILLIAM G., Senior Consultant, Meidinger & Assoc., Inc., 615 E. Michigan St., Milwaukee, Wis. 53202	ac 1976
GLASS, JOHN T., F.S.A., Vice-President and Controller, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1966
GLATHAR, JAMES A., F.S.A., Vice-President and Actuary, Guarantee Mutual Life Ins. Co., Omaha, Nebr. 68114	1972
GLAZIER, RICHARD L., F.S.A., 610 Mayfair Ave., Richmond, Va. 23226	*1965
GLENN, JOHN L., F.S.A., Consulting Actuary, 1021 Springdale Rd., N.E., Atlanta, Ga. 30306	e*1965
GLICKMAN, MORRIS, A.S.A., Associate Actuary, Martin E. Segal & Co., 730 Fifth Ave., New York, N. Y. 10019	e 1971
GLOGGNER, FRANK J., F.S.A., Vice-President and Actuary, Commercial Bankers Life, Newport Beach, Calif. 92704	1977
GOBES, JAMES A., F.S.A., Vice-President and Secretary, Hooker & Holcombe Inc., 65 LaSalle Rd., West Hartford, Conn. 06107	e*1965
GODDARD, ALAN C., F.S.A., Second Vice-President, Pensions, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e*1965
GODDARD, DAVID G., A.S.A., 452 Boynton Ave., Berkeley Calif. 94709	e 1966
GODDARD, RUSSELL P., F.C.A.S., 52 Stub Toe Ln., Portsmouth, R. I. 02871	1970
GODSHALK, KENNETH C., F.C.A., Consulting Actuary, 4900 Veterans Blvd., Metairie, La. 70002	1969
GOEBEL, RALPH H., F.S.A., Vice-President and Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	e*1965
GOELLER, ROBERT J., Supervisor, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	ae 1976
GOETSCH, CLIFFORD A., A.S.A., Vice-President, Group, United States Life Ins. Co., New York, N. Y. 10038	1971
GOGGIN, ROBERT C., JR., F.S.A., Associate Actuary, Meidinger & Assoc., Inc., 2020 Carew Tower, Cincinnati, Ohio 45202	1976
GOLD, BARBARA R. (Mrs.), F.S.A., Associate Actuary, Guardian Life Ins. Co. of America, New York, N. Y. 10003	1975
GOLD, MELVIN L., F.S.A., A.C.A.S., A.F.A.A., F.C.I.A., President, M. L. Gold & Co., Consulting Actuaries, 39 S. Fullerton Ave., Montclair, N. J. 07042	e*1965
GOLDBERG, ALAN, F.S.A., Vice-President and Senior Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201	1966
GOLDBERG, DAVID, Vice-President, Ins. Operations, and Actuary, Farmers & Traders Life Ins. Co., Syracuse, N. Y. 13201	1966
GOLDBERG, EDWIN L., Consulting Actuary, Downing & Desautels, 10 Post Office Square, Boston, Mass. 02109	1966
GOLDBERG, JOSEPH, F.C.A., Vice-President and Actuary, Thompson Pension Employee Plans, Inc., 400 Park Ave., New York, N. Y. 10022	e 1966
GOLDBERG, MICHAEL C., A.S.A., A.C.A., President, Financial Data Planning Corp., 2670 Tigertail Ave., #115, Miami, Fla. 33133	e 1968
GOLDBERG, MILTON J., F.S.A., Consulting Actuary, Actuarial/Agency Consultation, 830 Westminster Ave., Hillside, N. J. 07205	*1965
GOLDEN, JEROME S., F.S.A., Vice-President & Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1971
GOLDMAN, FERNE R. (Miss), Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1969
GOLDMAN, GENE A., F.S.A., Assistant Actuary, Group Division, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977
GOLDSMITH, DAVID L., President, Profit Planners, Inc., 609 W. Dickens, Chicago, Ill. 60614	ae 1977
GOLDSTEIN, ALICE B. (Mrs.), A.S.A., Actuarial Associate, North American Reassur. Co., New York, N. Y. 10017	1966

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

**COMPLETE FRONT AND BACK SIDES OF THIS FORM TO NOTIFY ACADEMY OF CHANGE IN ADDRESS, TITLE, OR DEGREE**

FOR MEMBERSHIP ROSTER IN *YEAR BOOK*

Name.....  
(Last) (First) (Initial)

Title.....

Company.....

Address.....

City.....

State or Province.....  
(Zip code or Zone)

Country.....

FOR MAILING LIST (as you wish mail addressed)

Mr.  
Mrs.  
Name Ms.  
Miss.....

Address.....

.....

.....  
(Zip code or Zone)

.....  
(Signature)

Actuarial Memberships (please indicate all applicable)

☐ M.A.A.A. ☐ F.C.A.S. ☐ F.C.A. ☐ F.F.A.A. ☐ F.S.A.

☐ A.A.A.A. ☐ A.C.A.S. ☐ M.C.A. ☐ A.F.A.A. ☐ A.S.A.

☐ A.C.A.

☐ F.C.I.A. ☐ F.F.A. ☐ F.I.A. ☐ I.A.A. ☐ ASTIN

☐ A.I.A.

☐ Enrolled Actuary

Business Telephone.....  
(Area Code)

Company Telephone.....  
(Area Code)

Indicate highest Academic Degree

☐ B.A. ☐ M.A. Other (Specify)

☐ B.S. ☐ M.S. \_\_\_\_\_

**COMPLETION OF THIS FORM UPDATES ALL FILES FOR THE SOCIETY OF ACTUARIES, THE AMERICAN ACADEMY OF ACTUARIES, AND THE CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE.**

**EMPLOYMENT CATEGORY (check ONE only)**

- ☐ Insurance Company
- ☐ *Consulting Actuary or Insurance Broker*
- ☐ Insurance Department (State or Provincial)
- ☐ Other Government Employment
- ☐ *Organization Serving Insurance Business*
- ☐ University or College
- ☐ Miscellaneous
- ☐ Retired

GOLDTHORPE, RONALD A., F.S.A., Assistant Actuary, Canada Life Assur. Co., Toronto, Ontario M5B 1R8	Enrolled e 1975
GOLOUB, VALENTINE, Actuarial Supervisor, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
GOLZ, JAMES F., F.C.A.S., Associate Actuary, Employers Insurance of Wausau, Wausau, Wis. 54401	1976
GOODE, ROBERT B., F.S.A., F.F.A.A., A.C.A., Executive Vice-President and Chief Operating Officer, Hartford Life Ins. Co., Hartford, Conn. 06115	*1965
GOODELL, DAVID A., A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic Tower, Dallas, Texas 75201	1970
GOODELL, KEITH J., F.S.A., Consulting Actuary, Hooker & Holcombe, Inc. 65 LaSalle Rd., West Hartford, Conn. 06107	e 1977
GOODFARB, LENARD E., F.S.A., F.F.A.A., Consulting Actuary, Eastern Pension Assoc., Inc., Two Penn Center Plaza, Philadelphia, Pa. 19102	e*1965
GOODING, DAVID E., F.S.A., Second Vice-President and Associate Actuary, The National Life & Accident Ins. Co., Nashville, Tenn. 37250	e 1970
GOODMAN, ANN S., Agency Pension Actuary, Connecticut Mutual Life Ins. Co., Louisville, Ky. 40202	ae 1976
GOODRICH, CLARENCE R., F.S.A., 3838 Castleman Ave., St. Louis, Mo. 63110	*1965
GORDON, FRANK N., JR., Senior Vice-President, First Pyramid Life Ins. Co., Little Rock, Ark. 72203	e 1967
GORDON, JAMES H., F.S.A., Consulting Actuary, Charles G. Bentzin Associates, Inc., 234 N. Central Ave., Phoenix, Ariz. 85004	e 1969
GORDON, MAURICE D., Actuarial & Pension Consultant, 3800 Huntington Ave., St. Louis Park, Minn. 55416	ae 1976
GORDON, NEIL B., F.S.A., Associate Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	e 1966
GORDON, NORMAN V., F.S.A., Reinsurance Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	1970
GORDON, ROSS C., A.S.A., F.C.A., Consulting Actuary, Gordon & Assoc., 44 Montgomery St., San Francisco, Calif. 94104	e 1975
GOSSROW, ROBERT W., A.C.A.S., Casualty Actuary, Ill. Dept. of Ins., 213 E. Monroe, Springfield, Ill. 62767	1971
GOTTLIEB, BENJAMIN I., F.S.A., Assistant Director, U.S. General Accounting Office, Washington, D. C. 20548	e 1969
GOTTSTEIN, ADOLPH J., Assistant Director of Employee Benefits, American Home Products Corp., 685 Third Ave., New York, N. Y. 10017	ae 1976
GOULD, DONALD E., A.C.A.S., Assistant Secretary, North American Reinsurance Co., New York, N. Y. 10017	1966
GOULD, JOHN B., F.S.A., F.C.I.A., Actuary - Consultant, William M. Mercer, 170 Laurier Ave., W., Ottawa, Ontario	e 1971
GOULD, JOHN C., F.S.A., Vice-President and Chief Actuary, Pacific Fidelity Life Ins., Los Angeles, Calif. 90067	1966
GOULD, WILLIAM, F.S.A., 117 Beaumont St., Brooklyn, N. Y. 11235	*1965
GOULETTE, JUDITH A., A.S.A., Consultant, Hewitt Associates, 445 S. Figueroa St., Los Angeles, Calif. 90071	ae 1977
GOVE, DAVID W., Consultant, William M. Mercer, 3450 One Oliver Plaza, Pittsburgh, Pa. 15222	ae 1976
GOWDY, ROBERT C., F.C.A.S., Vice-President, Industrial Indemnity Co., San Francisco, Calif. 94120	1972
GRACE, DAVID J., F.S.A., Actuary, William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M4C 1A2	1976
GRACE, WALTER L., F.S.A., Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e*1965
GRADY, DAVID J., F.C.A.S., Secretary and Associate Actuary, North American Reassur. Corp., 245 Park Ave., New York, N. Y. 10017	1972
GRADY, JOHN H., F.S.A., Manager, Coopers & Lybrand, 2300 Prudential Plaza, Denver, Colo. 80265	e 1974
GRAF, DENNIS J., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	e 1975

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member



	Enrolled
GRAHAM, CHARLES M., F.C.A.S., Consulting Actuary, 13760 104th Terrace, N., Largo, Fla. 33540	*1965
GRAHAM, GARY G., A.S.A., Vice-President and Actuary, Federal Life & Casualty Co., Battle Creek, Mich. 49016	1969
GRAHAM, MARTHA B. (Mrs.), F.S.A., Associate Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23261	1969
GRAINGER, VINCENT, A.S.A., Assistant Secretary, Prudential Ins. Co., Los Angeles, Calif. 90051	1966
GRAMBOR, HENRY S., 19625 Palo Verde Dr., Sun City, Ariz. 85373	1967
GRANT, DALE B., Vice-President & Associate Actuary, Martin E. Segal Co., Inc., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
GRANT, FRANCES, Actuarial Assistant, Alexander & Alexander, 1185 Avenue of the Americas, New York, N. Y. 10036	ae 1977
GRANT, P. G., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Ltd., 110 Jermyn St., London, SW1Y 6HB, England	e 1974
GRANTIER, JOHN W., F.S.A., Vice-President and Senior Actuary, Boone & Co., P. O. Box 66, Winston-Salem, N. C. 27102	1970
GRAVES, CLYDE H., F.C.A.S., 212 Conestoga St., Windsor, Conn. 06095	*1965
GRAVES, JANET S., F.C.A.S., Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1976
GRAVES, WILLIAM T., F.S.A., Vice-President and Chief Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202	e*1965
GRAVITZ, DAVID, A.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
GRAY, J. ROSS, F.S.A., F.C.I.A., 116 Hillside Ave., Toronto, Ontario M5P 1G5	1966
GRAY, JAMES G., JR., F.S.A., Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	*1965
GRAY, MYLES M., F.S.A., A.C.A., F.C.I.A., Vice-President, National Life & Accident Ins. Co., Nashville, Tenn. 37250	e*1965
GRAZIO, PETER W., Vice-President, W. L. Gardner & Assoc., Inc., 9 W. Mulberry St., Baltimore, Md. 21201	ae 1976
GREELEY, CHARLES, F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
GREEN, FREDERICK M., F.S.A., Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1972
GREEN, JAY W., A.C.A., Director of Operations, Country Mutual Life Ins. Co., Salt Lake City, Utah 84107	1966
GREEN, O. DAVID, III, F.S.A., F.C.A., A.F.A.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1969
GREEN, PHILIP A., F.S.A., Consulting Actuary, Hay-Huggins, One Maritime Plaza, San Francisco, Calif. 94111	e 1974
GREEN, SIDNEY A., F.C.A., Assistant Commissioner, State Ins. Dept. of Maryland, Baltimore, Md. 21202	*1965
GREEN, WALTER C., A.S.A., F.F.A.A., F.C.A., A.C.A.S., 923 S. 23rd East, Salt Lake City, Utah 84108	*1965
GREENBERG, ALLAN D., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N. J. 07101	1975
GREENE, CURTIS D., F.S.A., Vice-President and Actuary, Columbus Mutual Life Ins. Co., Columbus, Ohio 43215	e*1965
GREENE, EDWARD, A.S.A., Vice-President and Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e 1971
GREENE, THOMAS A., A.C.A.S., Vice-President, General Reinsur. Corp., New York, N. Y. 10022	1966
GREENLEE, HAROLD R., JR., F.S.A., Actuarial Director, Group Pensions, Prudential Ins. Co., Florham Park, N. J. 07932	*1965
GREENSTEIN, MERRIL S., Associate Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
GREENSTEIN, MICHAEL R., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e 1972

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled ae 1976
GREFF, HERBERT D., Partner, Meeks & Co., 921 Chatham Lane, Columbus, Ohio 43221	
GREGOIRE JEAN, F.S.A., Associate Group Actuary, Sun Life Assur. Co., Montreal, Quebec H3C 3G5	e 1974
GREGORY, C. WILLIAM, F.S.A., F.C.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1987
GREGORY, R. SCOTT, F.S.A., Actuary, William M. Mercer, Inc., 1100 Georgia Pacific Bldg., Portland, Oreg. 97204	1972
GRENIER, RICHARD R., Assistant Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
GRESHAM, BRYAN B., JR., F.S.A., Divisional Actuary, Meidinger & Assoc., Inc., Box K-10, Richmond, Va. 23288	e*1965
GREVILLE, THOMAS N. E., F.S.A., Professor, Mathematics Research Center, University of Wisconsin, Madison, Wis. 53706	*1965
GRIEVE, ALEXANDER T., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., One Embarcadero Center, San Francisco, Calif. 94111	e 1966
GRIFFIN, FRANK L., JR., F.S.A., F.C.A., Actuary, The Wyatt Co., P.O. Box 303, Gardnerville, Nev. 89410	e*1965
GRIFFITH, ROBERT W., 40 Wilson St., Worthington, Ohio 43085	1966
GRIFFITH, STEVEN L., F.S.A., M.C.A., Consulting Actuary, Taylor, Ballard, & Co., 321 3rd St., S.E., Cedar Rapids, Iowa 52406	e 1976
GRIGSBY, JAMES A., F.S.A., Connecticut General, Bloomfield, Conn. 06152	1971
GRINDLEY, ROBERT W., F.S.A., Director, William M. Mercer Ltd., 140 Sixth Ave., S.W., Calgary, Alberta T2P 0P5	e 1966
GRISWOLD, GERALD W., F.S.A., Second Vice-President and Group Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1970
GRODECKI, FREDERICK A., Actuarial Manager, A.S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1978
GROENENDIJK, ALIDA J., A.C.A., Assistant Actuary, William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M4C 1A2	ae 1976
GROESCHELL, CHARLES G., F.S.A., Vice-President, Data Processing, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
GROGAN, JOHN M., Office Manager and Consultant, A.S. Hansen, Inc., 700 N. Water St., Milwaukee, Wis. 53202	ae 1976
GROOT, STEVEN L., A.C.A.S., Actuarial Research Manager, Allstate Ins. Co., Menlo Park, Calif. 94025	1975
GROSH, ALLAN J., F.S.A., F.C.I.A., Manager and Actuary, The Wyatt Co., 7900 Xerxes Ave. S., Minneapolis, Minn. 55431	e 1970
GROSHEIDER, JAMES W., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Bloomfield, Conn. 06052	1972
GROSS, DANIEL J., F.S.A., Vice-President, Colonial Penn Ins. Co., Philadelphia, Pa. 19103	1971
GROSS, HARRY, A.S.A., Assistant Actuary, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	ae 1976
GROSS, THOMAS K., F.S.A., Associate Actuary, Lafayette Life Ins. Co., Lafayette, Ind. 47902	1975
GROSSMAN, ELI A., F.S.A., A.C.A.S., Senior Vice-President, Security of Connecticut Life Ins. Co., Hartford, Conn. 06101	e*1965
GROSSMAN, SHELDON L., Vice-President, Actuarial Computer Technology, Inc., 10215 Fernwood Rd., Bethesda, Md. 20034	ae 1976
GROSSNICKLE, ARDEN R., F.S.A., F.C.I.A., Senior Vice-President, Washington National Ins. Co., Evanston, Ill. 60201	*1965
GROTH, ALTON O., F.S.A., Consulting Actuary, George V. Stennes & Assoc., 619 Savings & Loan Bldg., Des Moines, Iowa 50309	e*1965
GROTH, CHARLES D., A.S.A., Group Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207	1967
GROVER, MYLES L., F.S.A., Chairman, Johnson & Higgins of Hawaii, 745 Fort St., Honolulu, Hawaii 96813	e*1965
GROVES, WILLIAM E., F.C.A., W. E. Groves Consulting Actuary, 508 Frenchmen St., New Orleans, La. 70116	e*1965
GRUBBS, DONALD S., JR., F.S.A., F.C.A., Consulting Actuary, George B. Buck & Assoc., 1050 17th St., N.W., Suite 250, Washington, D.C. 20036	e*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
GRUBBS, GORDON M., F.S.A., Consulting Actuary, 1122 Colorado St., Austin, Texas 78767	1968
GRUSON, A. ALLAN, A.S.A., 713 Bruce Dr., East Meadow, N. Y. 11554	1971
GUARNERA, ROBERT E., Vice-President, Pension Designs, Inc., 88 S. Bedford Rd., Mt. Kisco, N. Y. 10549	ae 1976
GUBAR, ALBERT, F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
GUCCIARDI, JOAN A., Executive Vice-President, Emjay Corp., P.O. Box 17756, Milwaukee, Wis. 53217	ae 1976
GUDEMAN, RICHARD H., F.S.A., Vice-President and Actuary, Federal Life Ins. Co. (Mutual), Glenview, Ill. 60025	1970
GUERTIN, ALFRED N., F.S.A., A.C.A.S., Actuarial Consultant, 1 Palmer Sq., Princeton, N.J. 08540	*1965
GUILLANA, JOSEPH V., JR., F.S.A., A.C.A., Assistant Vice-President, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e 1970
GUMMERE, JOHN, F.S.A., Senior Vice-President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
GUNDLACH, ANDREW A., F.S.A., Assistant Vice-President, Woodward, Ryan, Sharp & Davis, Inc., 3 Park Ave., New York, N. Y. 10016	e 1977
GUNN, MARCUS, F.S.A., Consulting Actuary, 1142 Swanston Dr., Sacramento, Calif. 95818	*1965
GUNZER, BARBARA S., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
GUPTA, VEENA N., Senior Statistical Analyst, Travelers Ins. Co., Hartford, Conn. 06117	ae 1976
GUSTAFSON, DALE R., F.S.A. (President-Elect), Vice-President and Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e*1965
GUSTAFSON, KENNETH G., Actuary, Public Employees' Retirement System, Sacramento, Calif. 95814	e 1970
GUTTER, MIRIAM (Miss), A.S.A., Actuary, William M. Mercer, 3303 Wilshire Blvd., Los Angeles, Calif. 90010	e 1971
GUTTERMAN, SAM, Associate Actuary, Continental Life Assur. Co., Chicago, Ill. 60685	1975
GWIDT, GARY J., Consultant, Meidinger & Assoc., Inc., 20 N. Wacker Dr., Suite 1800, Chicago, Ill. 60606	ae 1976
HAAK, DANIEL H., A.S.A., Consulting Actuary, Stennes & Associates, Inc., 1020 NBC Center, Lincoln, Nebr. 68508	1976
HAAKENSTAD, DALE L., F.S.A., President, Western States Life Ins. Co., Fargo, N. Dak. 58102	e*1965
HAAS, STEVEN J., A.S.A., Actuarial Consultant, William M. Mercer, 222 S. Riverside, Chicago, Ill. 60606	ae 1976
HAASE, CARL A., F.S.A., President, IDS Life Ins. Co., Minneapolis, Minn. 55402	*1965
HAASL, DONALD L., F.S.A., Actuary, Cuna Mutual Ins. Group, Madison, Wis. 53701	1975
HABECK, CHARLES, F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1972
HABERSTROH, JON A., F.S.A., Health Actuary, ITT Life Ins. Corp., Minneapolis, Minn. 55426	1971
HACHEMEISTER, CHARLES A., F.C.A.S., Actuary, Prudential Reinsurance Co., Newark, N. J. 07101	1969
HACKMAN, PATRICIA W., Senior Consultant, Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102	ae 1976
HADIGIAN, WILLIAM, F.S.A., F.C.I.A., Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia, Pa. 19102	e*1965
HAGEMAN, CARL, F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
HAGEN, DONALD W., F.S.A., Assistant Vice-President-Business Development, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677	1977

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

HAGEWOOD, WILLIAM D., A.C.A., Senior Vice-President-Administration, American Defender Life Ins. Co., Raleigh, N. C. 27605	Enrolled e 1966
HAHN, JOSEPH W., F.S.A., 5200 Valerie St., Bellaire, Texas 77401	*1965
HAINES, BERNARD S., A.C.A., Vice-President and Actuary, Presbyterian Ministers' Fund, Philadelphia, Pa. 19103	1988
HAIRE, JAMES R., F.S.A., Associate Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501	e 1974
HALE, MICHAEL A., F.S.A., Associate Actuary, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1975
HALEY, JAMES B., JR., F.C.A.S., Vice-President and Actuary, Employee Benefits Ins. Co., San Jose, Calif. 95112	*1965
HALL, E. KENT, Pension Consultant, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Suite 634, Dallas, Texas 75251	ae 1977
HALL, GORDON M., F.S.A., Assistant Vice-President and Actuary, William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M5C 1A2	1976
HALL, JAMES A., III, F.C.A.S., Vice-President and Actuary, A.I.G. Risk Management, 70 Pine St., New York, N. Y. 10005	1975
HALL, RICHARD L., F.S.A., Manager, Financial Research, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	1977
HALL, ROBERT A., F.S.A., Assistant Vice-President, Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
HALL, SHERRILL G., F.S.A., Vice-President and Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	e 1969
HALL, WILLIAM R., F.S.A., Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd., St. Louis, Mo. 63105	e*1965
HALLENBECK, GARY T., F.S.A., Principal, Towers, Perrin, Forster & Crosby, 800 Third Ave., New York, N. Y. 10016	e 1977
HALLETT, ARTHUR L., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, 600 Grant St., Pittsburgh, Pa. 15219	e 1974
HALLIWELL, PAUL D., A.S.A., F.C.A., President, Halliwell & Assoc., Inc., 316 Fourth Ave., Pittsburgh, Pa. 15222	e 1968
HALLORAN, JAMES J., F.S.A., Actuarial Director, Individual Insurance, Prudential Ins. Co., Newark, N. J. 07101	*1965
HALPERN, EMANUEL E., F.S.A., Blue Cross-Blue Shield of Texas, Dallas, Texas 75222	*1965
HALSTEAD, BURNETT A., JR., F.S.A., Federal Kemper Life Assur. Co., Long Grove, Ill. 60049	e*1965
HALVORSON, WILLIAM A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	e*1965
HAM, RONALD, F.S.A., Associate Actuary, Security Life & Accident Co., Denver, Colo. 80202	*1965
HAMAMO, ROSHDI A., A.S.A., Pension Fund Administrator, World Bank, 1818 H St., N.W., Washington, D. C. 20015	e 1969
HAMILTON, CURTIS D., President, Triad, 210 S. Juniper, Escondido, Calif. 92025	ae 1976
HAMILTON, JAMES C., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1972
HAMMER, SIDNEY M., A.C.A.S., Assistant Actuary, Home Ins. Co., New York, N. Y. 10008	1966
HANCOCK, EDWARD B., Consulting Actuary, Hancock Enterprises, 1217 Ewing St., Fort Wayne, Ind. 46802	1966
HAND, GERALD C., Vice-President and Actuary, Independent Life & Accident Ins. Co., Jacksonville, Fla. 32201	1970
HAND, KATHARINE M. (Miss), F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	*1965
HANDLEY, THOMAS L., F.S.A., Group Actuary, Wisconsin Life Ins. Co., Madison, Wis. 53705	1977

	Enrolled
HANEBERG, RONALD L., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1971
HANF, DUANE F., A.S.A., Assistant Vice-President & Actuary, Johnson & Higgins, Inc., 2324 IDS Center, Minneapolis, Minn. 55402	ae 1976
HANHAN, MARY BETH, Assistant Actuary and Consultant, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	ae 1976
HANLIN, H. CAREY, JR., F.S.A., President, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	*1965
HANNA, LOUIS B., F.S.A., Actuary, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48057	1970
HANNAFORD, JACK M., F.S.A., Second Vice-President and Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63103	*1965
HANSELMANN, JAY B., F.S.A., Assistant Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1966
HANSEN, CHARLES J., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976
HANSEN, JANET C., Actuarial Assistant, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10037	ae 1977
HANSEN, REUBEN G., Manager, Actuarial Reports, Washington National Ins. Co., Evanston, Ill. 60201	1966
HANSEN, THOMAS D., Pension Actuary, William M. Mercer, 127 W. 10th, Kansas City, Mo. 64105	ae 1976
HANSON, H. DONALD, A.C.A.S., Consulting Actuary, Tillinghast, Nelson & Warren, 150 N. Wacker Dr., Chicago, Ill. 60606	1967
HANSON, J. ROSS, F.S.A., F.C.A., President, J. Ross Hanson, Inc., 1133 15th St., N.W., Washington, D. C. 20005	e*1965
HANSON, JOHN, F.C.A., F.S.A., Actuary, The Wyatt Co., Sears Tower, 233 S. Wacker Dr., Suite 5600, Chicago, Ill. 60606	e*1965
HANSON, PETER M., F.S.A., The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	1973
HANSON, RICHARD L., Actuary, Federated Ins. Co., Owatonna, Minn. 55060	ae 1976
HARACK, JOHN, A.C.A.S., Executive Vice-President, Health Service, Inc., 200 N. Michigan Ave., Chicago, Ill. 60601	1966
HARDIN, MILTON B., A.S.A., Consulting Actuary, 312 Orchard St., Millis, Mass. 02054	1966
HARDING, GEORGE W., F.S.A., Vice-President and Actuary, University Life Ins. Co., Indianapolis, Ind. 46268	1966
HARDING, JOHN H., F.S.A., Vice-President and Actuary, National Life Ins. Co., Montpelier, Vt. 05602	*1965
HARDING, KEITH J., A.S.A., General Manager, Wawanesa Mutual Life Ins. Co., Winnipeg, Manitoba R3C 1M6	1976
HARDISON, JOE W., F.S.A., Associate Actuary, Independent Life & Accident Ins. Co., Jacksonville, Fla. 32201	1966
HARDY, HOWARD R., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1972
HARKER, CARLTON, F.S.A., Booke and Company, P.O. Box 66, Winston-Salem, N.C. 27102	e*1965
HARKNESS, PAUL T., JR., F.S.A., 8 Sargent St., Ellsworth, Maine 04605	*1965
HARLAND, H. EDWARD, F.C.I.A., F.S.A., Senior Vice-President, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1966
HARRODTUNTAN, CHARLES J., Regional Administrative Manager, John Hancock Life Ins. Co., Boston, Mass. 02117	ae 1976
HARPER, ALFRED B., JR., F.S.A., Assistant Actuary, Union Mutual Life Ins. Co., Portland, Maine 04102	1966
HARRELL, DAVID E., President, Harrell Financial Services Corp., 720 Gilmore St., P.O. Box 2076, Jax, Fla. 32203	ae 1976
HARRIGAN, HAROLD F., F.S.A., 711-A. Heritage Village, Southbury, Conn. 06488	1972
HARRINGTON, DONALD P., F.S.A., Director-Benefits & Compensation Planning, American Telephone & Telegraph Co., 295 N. Maple Ave., Basking Ridge, N. J. 07920	e 1967

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
HARRIS, BERTHA L. (Mrs.), F.S.A., Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
HARRIS, DANIEL S., A.S.A., Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1966
HARRIS, DAVID H., F.S.A., Executive Vice-President, Individual Operations, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
HARRIS, DAVID L., JR., President, Professional Corp. Consultants, 4800 N.E. 2nd Ave., Miami, Fla. 33137	ae 1976
HARRIS, GLEN A., JR., A.S.A., Director, Data Processing Systems, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	1971
HARRIS, KENNETH I., A.S.A., Manager, Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia, Pa. 19102	ae 1976
HARRIS, SEYMOUR H., F.S.A., F.C.I.A., F.C.A., Actuary, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	e*1965
HARRIS, TIMOTHY F., F.S.A., Associate Actuary, American States Life Ins. Co., Indianapolis, Ind. 46207	1977
HARRISON, JAMES C., F.S.A., A.C.A., Vice-President and Chief Actuary, Atlanta Life Ins. Co., Atlanta, Ga. 30331	1968
HARRISON, R. SCOTT, President, Polycumb Financial Services, 15250 Ventura Blvd., Sherman Oaks, Calif. 91403	ae 1976
HARROLD, STEVEN A., F.S.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1972
HART, PAUL C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 330 Pacific Bldg., Portland, Oreg. 97204	e 1971
HART, W. VAN BUREN, JR., F.C.A.S., 54 Fisk Dr., Newington, Conn. 06111	*1965
HARTMAN, DAVID G., F.C.A.S., Vice-President and Actuary, Chubb & Son Inc., 51 John F. Kennedy Pkwy., Short Hills, N. J. 07078	1972
HARTMAN, GERALD R., F.C.A.S., Consulting Actuary, Hartman & Assoc., 3 Merion Rd., Merion, Pa. 19066	1968
HARTMAN, WILLARD A., F.S.A., F.C.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Suite 5600, Sears Tower, Chicago, Ill. 60606	e 1966
HARTMANN, JEFFREY F., F.S.A., A.C.A., Vice-President, Lawrence Mitchell & Assoc., Inc., 12160 Victory Blvd., North Hollywood, Calif. 91606	1975
HARTNEDY, JOHN A., F.S.A., Vice-President and Actuary, National Investors Life Ins. Co., Little Rock, Ark. 72203	e 1969
HARTT, BERNARD E., F.S.A., Assistant Actuary, CNA Ins. Co., Chicago, Ill. 60685	1977
HARTWELL, MAURICE, F.F.A.A., 1048 Millwood Ct., Indianapolis, Ind. 46260	1968
HARTWELL, WARD J., F.F.A.A., 10601 Cedar Island Rd., Union Lake, Mich. 48085	e*1965
HARVEY, ROBERT W., F.S.A., 56 Midwood Ter., Madison, N. J. 07940	*1965
HARWAYNE, FRANK, Vice-President and Director of Actuarial Research, National Council on Compensation Ins., 200 E. 42nd St., New York, N. Y. 10017	*1965
HASBROUCK, RALPH J., F.S.A., 5 Riverside Dr., Binghamton, N. Y. 13905	*1965
HASELTINE, DOUGLAS S., F.C.A.S., Travelers Ins. Co., Hartford, Conn. 06115	1975
HASLEGRAVE, ROGER A., A.S.A., Corporate Actuary, Canada Life Assur. Co., Toronto, Ontario M5G 1R8	1971
HASLETT, SANDRA A., Assistant Director, Pension Actuarial, Kemper Ins. Cos., Long Grove, Ill. 60049	ae 1977
HAUGH, CHARLES J., F.C.A.S., 1028 Farmington Ave., West Hartford, Conn. 06107	*1965
HAUE, WILLIAM V., F.S.A., Senior Vice-President, Continental Assur. Co., Chicago, Ill. 60685	*1965
HAUSER, FRED P., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1968
HAUSER, HAROLD W., F.S.A., Consulting Actuary, P.O. Box 150, Glen Ridge, N. J. 07028	e*1965
HAVER, ROBERT W., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e 1968

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HAWKINS, G. EUGENE, F.S.A., Consulting Actuary, P. O. Box 5782, Richardson, Texas 75080	Enrolled e 1966
HAWKINS, GEORGE K., JR., F.S.A., Actuary-Group Ins., Shenandoah Life Ins. Co., Roanoke, Va. 24029	1975
HAWKINS, JOSEPH D., Commissioner of Insurance, State of Texas, Austin, Texas 78786	1970
HAWN, JERRY M., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1970
HAYA, AVNER, F.S.A., Senior Actuary, Peat, Marwick, Mitchell & Co., 1510 Chestnut St., Philadelphia, Pa. 19102	e*1965
HAYATAKA, HIROSHI, A.S.A., Vice-President and Actuary, George Washington Life Ins. Co., Jacksonville, Fla. 32211	1966
HAYDEN, VIRGIL O., F.S.A., Senior Vice-President and Chief Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e*1965
HAYDON, EVERETT P., A.C.A., 3303 Stanford St., Dallas, Texas 75225	1966
HAYER, HARRY W., Actuarial Consultant, William M. Mercer, Inc., 3303 Wilshire Blvd., Los Angeles, Calif. 91723	ae 1976
HAYES, REA B., F.S.A., Associate Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201	*1965
HAZAM, WILLIAM J., F.C.A.S., President, Physicians Underwriting Co. Inc., Virginia Beach, Va. 23452	*1965
HAZELCORN, ABRAHAM, F.S.A., F.C.A., F.C.I.A., Tillinghast, Nelson & Warren, Inc., 98 Cutter Mill Rd., Great Neck, N. Y. 11021	e*1965
HAZLEHURST, BLACKBURN H., F.S.A., F.C.I.A., F.C.A., Principal Actuary, Hazlehurst & Assoc., Inc., P.O. Box 4355, Burlingame, Calif. 94010	e*1965
HAZLETT, RICHARD F.S., F.S.A., F.C.I.A., F.C.A., Consulting Actuary, 54 Daniel Dr., Frederickton, New Brunswick E3B 4X6	e*1965
HEAD, ALDEN L., A.S.A., Assistant Actuary, Colonial Life Ins. Co. of America, East Orange, N. J. 07019	e 1968
HEAD, GLENN O., F.S.A., A.C.A.S., Chairman, First Investors Consolidated Corp., New York, N. Y. 10005	*1965
HEAD, THOMAS F., A.C.A.S., Vice-President and Actuary, Equitable General Ins. Co., Fort Worth, Texas 76116	1971
HEALEY, RALPH J., JR., F.S.A., Three Aspen Cir., Andover, Mass. 01810	e 1966
HEARN, VINCENT W., A.C.A.S., Actuarial Assistant, Home Ins. Co., New York, N. Y. 10038	1972
HEARST, JOHN E., F.S.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
HEASTON, GARY A., F.S.A., Assistant Vice-President and Assistant Actuary, United Benefit Life Ins. Co., Omaha, Nebr. 68131	1977
HECHT, DAVID C., A.S.A., Associate Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e 1966
HECKMAN, JOHN F., JR., F.S.A., 3 Fencove Ct., Old Saybrook, Conn. 06475	*1965
HEDFORD, THOMAS O., F.S.A., Associate Actuary, PHA Companies, Portland, Oreg. 97204	e 1971
HEDIN, ELMER R., Actuary, State of Washington Ins. Commissioner's Office, Olympia, Wash. 98504	1970
HEER, E. LE ROY, F.C.A.S., Assistant Vice-President and Actuary, United Services Automobile Assn., San Antonio, Texas 78288	1969
HEEZEN, DIRK, A.C.A., Consultant, 820 Michigan Ave., Evanston, Ill. 60202	1970
HEGARTY, GEORGE F., Actuary, Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104	e 1971
HEILMAN, ARVIN L., F.S.A., Actuary and Consultant, William M. Mercer, 1 Woodward Ave., Detroit, Mich. 48226	e 1972
HEINTZBERGER, HENRY J., A.S.A., Vice-Chairman of the Board, Philadelphia Life Ins. Co., San Francisco, Calif. 94111	1966
HEITZMAN, ROBERT E., JR., F.S.A., Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1976
HELLER, MICHAEL, F.S.A., Assistant Actuary, Teachers Ins. & Ann. Assoc., New York, N. Y. 10017	1977

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	Enrolled
HELLMAN, GABRIEL M., F.C.A., A.S.A., Executive Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N. Y. 10017	e*1965
HELMS, RICHARD L., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307	1977
HELMS, ROGER A., A.S.A., Actuarial Associate, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1975
HELPHAND, BEN J., F.S.A., Vice-President and Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	*1965
HELTMAN, ROBERT C., Actuarial Staff Assistant, Continental Assur. Co., Chicago, Ill. 60685	1968
HEMRICH, ROBERT F., Managing Director, Olanie, Hurst & Hemrich, One Embarcadero Center, San Francisco, Calif. 94111	e 1970
HEMSTEAD, ROBERT J., F.S.A., A.C.A.S., Associate Professor of Actuarial Science, Graduate School of Business Administration, The University of Michigan, Ann Arbor, Mich. 48109	1975
HENDERSON, DOUGLAS M., Supervisor, Coopers & Lybrand, 2900 First Federal Bldg., Miami, Fla. 33131	ae 1976
HENDRICKSON, ALTON P., Actuary, Hendrickson & Bird, Inc., 1212 Helena Ave., Helena, Mont. 59601	ae 1976
HENNE, RICHARD E., F.F.A.A., President, Michigan Life/National Casualty Cos., Southfield, Mich. 48075	*1965
HENNINGSEN, VICTOR E., F.S.A., 6019 N. Berkeley Blvd., Milwaukee, Wis. 53217	*1965
HENNINGTON, HOWARD H., F.S.A., F.C.I.A., Executive Vice-President and Chief Actuary, National Health & Welfare Retirement Assn., Inc., 666 Fifth Ave., New York, N. Y. 10019	e*1965
HENRY, RUSSELL, F.S.A., Second Vice-President, Group Actuary, Pan American Life Ins. Co., New Orleans, La. 70119	e 1966
HENRY, WALTER P., F.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, 150 S. Wacker, Chicago, Ill. 60606	e 1966
HEPOKOSKI, PETER J., F.S.A., Pension Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	1974
HERBERT, ROBERT F., JR., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1973
HERFURTH, CARL E., F.C.A., F.F.A.A., F.S.A., Consulting Actuary, 1946 Leyden St., Denver, Colo. 80220	e*1965
HERMAN, F. LEE, Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1966
HERMANN, JOHN A., F.S.A., Assistant Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1975
HERMES, THOMAS M., A.C.A.S., Actuary, Independent Actuarial Services, Inc., 435 Buckland Rd., South Windsor, Conn. 06074	1977
HERZOG, AUSTIN L., Assistant Consultant, Ebasco Services, Inc., 100 Church St., New York, N. Y. 10007	ae 1976
HESS, ALBERT L., F.S.A., Senior Actuarial Associate, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605	1973
HESS, MASON E., A.S.A., Assistant Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1970
HESS, MORTON B., F.S.A., Supervisory Actuary, Social Security Administration, Room 713, Altmeyer Bldg., 6401 Security Blvd., Baltimore, Md. 21235	1968
HESS, ROBERT J., A.S.A., Edward M. Lupean Co., Oliver Bldg., Pittsburgh, Pa. 15222	e 1966
HESTER, RICHARD S., SR., F.S.A., Senior Vice-President, O'Sullivan & O'Sullivan, Inc., Main Line Professional Bldg., Cinnaminson, N. J. 08077	e*1965
HETTGER, HENRY J., 4527 23rd Ave. North, St. Petersburg, Fla. 33713	1967
HEVERT, WILLIAM T., 40 Hillside Ave., Caldwell, N. J. 07006	1966
HEWITT, CHARLES C., JR., F.C.A.S. (Vice-President), Vice-President, Metropolitan Property & Liability Ins. Co., Warwick, R. I. 02887	*1965
HEWITT, DAVID L., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965

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	Enrolled
HEWITT, JOHN E., F.S.A., Second Vice-President-Reinsurance, Union Mutual Life Ins. Co., Portland, Maine 04112	1967
HEYDE, ERNEST R., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
HEZZLEWOOD, WILLIAM L., F.S.A., Assistant Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1977
HIATT, CHARLES E., Consulting Actuary, 23820 Hawthorne Blvd., Torrance, Calif. 90505	e 1966
HICKEY, JOHN C., F.S.A., Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	1976
HICKMAN, HERBERT W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
HICKMAN, JAMES C., F.S.A., A.C.A.S., Professor, Business and Statistics, University of Wisconsin, Madison, Wis. 53706	e*1965
HICKMAN, S. MARTIN, F.S.A., President, Health Care Service Corp. (Blue Cross), 233 N. Michigan Ave., Chicago, Ill. 60601	*1965
HIGGINS, EDWARD A., A.S.A., Market Analyst, National Life Ins. Co., Montpelier, Vt. 05602	1966
HIGHTOWER, EDWIN E., A.S.A., Vice-President and Actuary, Government Personnel Mutual Life Ins. Co., San Antonio, Texas 78284	1975
HILL, E. HOWARD, F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1966
HILL, EDWARD T., F.S.A., F.C.I.A., Vice-President, Canadian Operations, North American Life Assur. Co., Toronto, Ontario M5H 1R1	1958
HILL, EDWIN E., A.S.A., Consulting Actuary, 263-M E. Sierra Blvd., Sierra Madre, Calif. 91024	1966
HILL, GEORGE L., F.S.A., Second Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	*1965
HILL, HOWARD W., Actuary, Lincoln Income Life Ins. Co., Louisville, Ky. 40201	1970
HILL, J. STANLEY, F.S.A., President, Digiplan, Inc., 70 Spruce St., Mahtomedi, Minn. 55115	*1965
HILL, MARK W., F.S.A., 56 Buckingham St., Manchester, Conn. 06040	*1965
HILL, NORMAN E., F.S.A., Partner, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	*1965
HILL, RICHARD W., F.S.A., Senior Vice-President, Prudential Property & Casualty Ins. Co., Holmdel, N. J. 07733	*1965
HILL, ROBERT P., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N. J. 07101	1970
HILL, WALTER C., F.S.A., 128 Elm Ave., Hackensack, N. J. 07601	*1965
HILLHOUSE, JAMES, A.S.A., F.C.I.A., Consulting Actuary, Tomenson Alexander, Ltd., P.O. Box 439, Toronto-Dominion Centre, Toronto, Ontario M5K 1M3	e 1971
HILLHOUSE, JERRY A., F.C.A.S., Actuary, State Farm Mutual, Bloomington, Ill. 61701	1966
HILLIARD, CLARENCE P., A.S.A., Assistant Actuary, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	ac 1976
HILLMAN, JAMES L., F.S.A., Consulting Actuary, Alexander & Alexander, 2 N. Riverside Plaza, Chicago, Ill. 60606	1976
HINCHLIFF, TIMOTHY A., F.S.A., Associate Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306	1971
HINEMAN, HARRY, A.C.A., Vice-President and Consulting Actuary, Blue Cross & Blue Shield, 120 W. Market St., Indianapolis, Ind. 46204	1966
HINKLE, TIMOTHY C., F.S.A., Actuary, Aetna Ins. Co., Hartford, Conn. 06156	1972
HINRICHS, PETER A., F.S.A., Second Vice-President, Home Life Ins. Co., New York, N. Y. 10007	1970
HINSCH, WILLIAM P., A.C.A., Consultant, 823 Fabulous Dr., San Antonio, Texas 78216	1966
HINSDALE, KENNETH P., F.S.A., Senior Vice-President and Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	e*1965

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	Enrolled
HIRSCH, JAY D., F.S.A., Associate Consultant, A.S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	1977
HITCHCOX, ALBERT D., F.S.A., Second Vice-President and Group Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	1966
HITTLE, KENNETH L., F.F.A.A., 1470 Berkshire Rd., Columbus, Ohio 43221	*1965
HOBBS, EDWARD J., F.C.A.S., President, Security Ins. Corp., Hartford, Conn. 06115	*1965
HOCH, IRA J., F.S.A., Actuarial Assistant, Teachers Insurance & Annuity Assn., New York, N. Y. 10017	1977
HOCHHEISER, MYRON, F.S.A., Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1966
HODGES, GAYLORD H., JR., Vice-President, Tennessee Life Ins. Co., Houston, Texas 77001	ae 1976
HODOVICK, JOSEPH, A.S.A., Associate Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1968
HOFFART, JOHN L., F.S.A., Assistant Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	e*1965
HOFFMAN, RICHARD H., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
HOFFMANN, DENNIS E., F.C.A.S., Vice-President and Manager, John Deere Ins. Co., Moline, Ill. 61265	1974
HOGAN, FRANCIS X., A.S.A., Senior Pension Officer, International Monetary Fund, Washington, D. C. 20431	e 1970
HOGAN, FRANK J., Vice-President, Mutual of Omaha-United Benefit Life, Omaha, Nebr. 68131	1970
HOGEMAN, GEORGE L., F.S.A., F.C.I.A., President, Avco Corporation, 1275 King St., Greenwich, Conn. 06830	*1965
HOGUE, J. RICHARD, F.S.A., Consulting Actuary, 9100 Wilshire Blvd., Beverly Hills, Calif. 90212	e 1975
HOGUE, ROBERT D., F.S.A., Milliman & Robertson, Inc., 120 S. LaSalle St., Chicago, Ill. 60603	1972
HOGAUS, REINHARD A., F.S.A., Box 231, Greens Farms, Conn. 06436	*1965
HOHERTZ, ROBERT D., F.S.A., Executive Director, Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	1969
HOLCOMBE, SHEPHERD M., F.S.A., F.C.I.A., F.C.A., President, Hooker & Holcombe, Inc., 65 LaSalle Rd., West Hartford, Conn. 06107	e*1965
HOLCOMBE, WILLIS C., A.S.A., Vice-President, Alexander & Alexander, Inc., 3565 Piedmont Rd., N.E., Atlanta, Ga. 30305	ae 1976
HOLLAND, DANIEL J., F.S.A., Consulting Actuary, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	e 1976
HOLLAND, DAVID M., F.S.A., Vice-President and Actuary, Munich American Reassur. Co., Atlanta, Ga. 30346	1973
HOLLOBON, ANTHONY L., F.C.I.A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1972
HOLLOWAY, KIRBY W., JR., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N. J. 07101	*1965
HOLLOWAY, ROBIN G., F.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Inc. 233 S. Wacker Dr., Chicago, Ill. 60606	e 1966
HOLM, CHARLES E., Actuarial Services Manager, 3M Company, 3M Center, St. Paul, Minn. 55101	ae 1976
HOLMBERG, RONALD K., Executive Vice-President, Combined Ins. Co. of America, Chicago, Ill. 60640	1966
HOLMES, AL F., JR., Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd., St. Louis, Mo. 63105	e 1968
HOLMES, ROBERT P., A.S.A., Second Vice-President, Research, Paul Revere Life Ins. Co., Worcester, Mass. 01608	1966
HOLMES, WENDELL H., Vice-President, William M. Mercer, 2500 Prudential Center, Boston, Mass. 02199	ae 1976
HOLOFF, RICHARD L., F.S.A., Senior Consultant, Peat, Marwick, Mitchell & Co., 1 Boston Pl., Boston, Mass. 02108	1975
HOLSTEN, FRED H., F.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965

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HOLT, WILLIAM T., F.C.A.S., Group Actuary, United & Mutual of Omaha, Omaha, Nebr. 68131	Enrolled 1970
HOMZA, JOSEPH, Assistant Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	ae 1976
HONEBEIN, CARLTON W., F.C.A.S., Vice-President and Actuary, Fireman's Fund American Ins. Co., San Francisco, Calif. 94118	1968
HOOK, JOHN F., F.S.A., Senior Vice-President, Standard Ins. Co., Portland, Oreg. 97207	*1965
HOOKER, RUSSELL O., F.S.A., F.C.A.S., Vice-President and Treasurer, Hooker & Holcombe, Inc., 65 LaSalle Rd., West Hartford, Conn. 06107	e*1965
HOOP, WILLIAM L., F.S.A., F.C.I.A., Senior Vice-President and Actuary, American Bankers Life Assur. Co., Miami, Fla. 33131	1966
HOOSHAGEN, JEANNE M. (Miss), A.F.A.A., Director, Employee Benefit Plan, Manulife Service Corp., Indianapolis, Ind. 46205	e 1966
HOPE, FRANCIS J., F.C.A.S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115	*1965
HOPE, THOMAS H., A.S.A., Consultant, A. S. Hansen, Inc., One Burnett Plaza, Fort Worth, Texas 76102	e 1971
IOPPER, LOYD, A.S.A., Actuary, Group Pensions, Standard Ins. Co., Portland, Oreg. 97207	e 1971
HOPPER, MONTE J., A.S.A., Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	e 1969
HOPSON, JAMES R., F.S.A., Consulting Actuary, Stennes & Assoc. Inc., 619 Savings & Loan Bldg., Des Moines, Iowa 50309	c 1967
HOREIN, JAMES R., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1971
HORMAN, DAVID M., F.S.A., F.C.I.A., Group Marketing Executive, The Dominion Life Assur. Co., Waterloo, Ontario N2J 4C6	ae 1976
HORN, DWAIN H., Vice-President, Mammel, Olson, Schropp, Horn, & Swartzbaugh, 175 Embassy Plaza, 9110 W. Dodge Rd., Omaha, Nebr. 68114	ae 1976
HORN, RICHARD G., F.S.A., Executive Vice-President, Security Life & Accident Co., Denver, Colo. 80202	*1965
HORN, RICHARD J., F.S.A., Associate Actuary, Colonial Life Ins. Co., East Orange, N. J. 07019	1977
HOROWITZ, MILTON, A.C.A.S., Principal Actuary, State Ins. Fund, 199 Church St., New York, N. Y. 10007	1966
HORROCKS, GEOFFREY, F.S.A., F.C.I.A., William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario MC5 1A5	1969
HORST, PAMELA K., Consultant, Data Plans, Inc., 3733 University Blvd., W., Jacksonville, Fla. 32217	ae 1976
HOSKEN, DANIEL S., Operations Manager, Compensation & Capitol, Inc., 222 Wisconsin Ave., Lake Forest, Ill. 60045	ae 1976
HOSKINS, JAMES E., F.S.A., 5 Highland St., West Hartford, Conn. 06107	*1965
HOSKINS, ROBERT H., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
HOTZ, G. STEPHEN, A.S.A., Assistant Actuary, Pan American Life Ins. Co., New Orleans, La. 70119	ae 1976
HOUGH, PAUL E., F.C.A.S., Assistant Vice-President and Associate Actuary, Fireman's Fund Ins. Co., San Francisco, Calif. 94118	1976
HOUGHTON, ANTHONY J., F.S.A., F.C.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e*1965
HOULE, REMI H., F.S.A., Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1976
HOUSE, SHERWOOD G., F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966
HOUSEMAN, RAYMOND F., F.S.A., F.C.A., Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	e*1965
HOUSER, ROBERT N., F.S.A., President and Chief Executive Officer, Bankers Life Co., Des Moines, Iowa 50307	*1965
HOUSHOLDER, PAUL J., F.S.A., Associate Actuary, General Reassurance Co., Greenwich, Conn. 06830	1976

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	Enrolled
HOUSTON, IVAN J., A.C.A., President and Chief Executive Officer, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90018	1966
HOWARD, ROBERT C., Assistant Vice-President, Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff Manor, N. Y. 10510	ae 1976
HOWARD, WILLIAM M., A.C.A., A.F.A.A., Box 14471, Gainesville, Fla. 32604	e 1968
HOWARD, WILLIS B., JR., F.S.A., Second Vice-President and Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1972
HOWATT, F. FRANK, Actuary and Assistant Insurance Commissioner, State of Oregon, Dept. of Comm., Salem, Oreg. 97310	1970
HOWE, JAY N., Pension Actuary, National Associates, 1620 Plaza 600 Bldg., Seattle, Wash. 98101	ae 1976
HOWE, KENT P., F.C.A., A.S.A., The Wyatt Co., Northwest Financial Center, 7900 Xerxes Ave. S., Minneapolis, Minn. 55431	e 1967
HOWELL, A. CHARLES, F.S.A., Vice-President and Group Pension Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
HOWELL, CHARLES J., Assistant Vice-President, Johnson & Higgins, 1215 Fourth Ave., Seattle, Wash. 98161	ae 1976
HOWELL, JOHN F., F.S.A., Vice-President, National Life & Accident Ins. Co., Nashville, Tenn. 37250	e 1966
HOY, MICHAEL D., F.S.A., Pension Actuary, Philadelphia Life Ins. Co., San Francisco, Calif. 94111	e 1974
HRUSKA, ROBERT, A.S.A., Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N. Y. 10017	e 1970
HSIANG, HARRY C., A.S.A., Associate Director, Travelers Ins. Co., Hartford, Conn. 06115	e 1963
HSIAO, WILLIAM C., F.S.A., Associate Professor, Harvard University, 677 Huntington Ave., Boston, Mass. 02138	1967
HUBER, THOMAS R., F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	1967
HUDDLESTON, DOROTHY M., Actuary, Huddleston & Assoc., 3731 Sonoma Ave., #2, Santa Rosa, Calif. 95405	ae 1976
HUDEK, PAUL R., F.S.A., F.C.A., 4215 Myerwood, Dallas, Texas 75234	e*1965
HUEHL, WALTER H., A.S.A., Chairman of the Board, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208	1966
HUEY, MARTIN S., JR., F.S.A., Director of Financial Systems, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1971
HUFF, DAVID A., F.S.A., A.F.A.A., M.C.A., Actuary, Rudd & Wisdom, Consulting Actuaries, 402 Perry-Brooks Bldg., Austin, Texas 78701	1971
HUFFMAN, PEYTON J., F.S.A., Actuary, Westland Life Ins. Co., San Francisco, Calif. 94109	1977
HUFFMAN, SAM HOUSTON, A.S.A., F.C.A., Rt. 1, Box 784, Punta Gorda, Fla. 33950	e*1965
HUFFMAN, SAM H., JR., F.C.A., Manager, The Wyatt Co., 21241 Ventura Blvd., Woodland Hills, Calif. 91364	e 1966
HUGHES, E. TOM, F.S.A., Second Vice-President and Associate Group Actuary, General American Life Ins. Co., St. Louis, Mo. 63101	e 1972
HUGHES, HERALD H., JR., A.C.A., Vice-President and Actuary, Detroit Mutual Ins. Co., Plymouth, Mich. 48170	1966
HUGHES, NORMAN M., F.S.A., 350 Windward Way, Naples, Fla. 33940	*1965
HUGHEY, M. STANLEY, F.C.A.S., Executive Vice-President, Kemper Insurance Companies, Long Grove, Ill. 60049	*1965
HUGUNIN, ARLIE N., A.S.A., Group Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630	1966
HULME, RICHARD W., A.S.A., Vice-President and Actuary, American-Amicable Life Ins. Co., Waco, Texas 76703	1968
HUMMEL, THOMAS J., F.S.A., Second Vice-President and Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201	e*1965
HUMPHREY, PATRICK L., F.S.A., 3616 W. 63rd, Prairie Village, Kans. 66208	*1965
HUMPHREY, VANN H., JR., Associate Actuary, Durham Life Ins. Co., Raleigh, N. C. 27611	1966

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	Enrolled
HUNSTAD, ROBERT E., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	1969
HUNT, DAVID L., F.S.A., Partner, Actuary and Consultant, Hewitt Associates, 666 Glenbrook Rd., Stamford, Conn. 06906	e 1973
HUNT, FREDERIC J., JR., F.C.A.S., Secretary, Underwriting, Ins. Co. of North America, Philadelphia, Pa. 19101	*1965
HUNT, HERBERT J., Vice-President and Life Actuary, All American Life & Casualty Co., Chicago, Ill. 60631	e 1968
HUNT, JAMES H., F.S.A., Director, State Rating Bureau, Massachusetts Ins. Dept., Boston, Mass. 02202	*1965
HUNT, RONALD E., F.S.A., Group Actuary, Nationwide Ins. Co., Columbus, Ohio 43216	1972
HUNTER, J. ROBERT, F.C.A.S., Federal Ins. Administrator, U.S. Dept. of Housing and Urban Development, 451 7th St., S.W., Washington, D.C. 20410	1969
HUNTINGTON, CURTIS E., F.S.A., Second Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1972
HUNTINGTON, HENRY S., III, F.S.A., Research Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
HUNTLEY, JOHN W., F.S.A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
HUNTLEY, NEWTON E., JR., A.S.A., Assistant Vice-President and Actuary, William M. Mercer, One Oliver Plaza, Pittsburgh, Pa. 15222	e 1969
HURLBUT, DAVID G., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
HURLEY, ROBERT L., F.C.A.S., 9 John St., New City, N. Y. 10956	*1965
HUSE, SYLVESTER J., A.S.A., Vice-President, American Telephone and Telegraph Co., Long Lines, Bedminster, N. J. 07921	1966
HUSMAN, CATHERINE B., F.S.A., Group Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	1974
HUSSEY, STEPHEN G., F.S.A., President, Benefit Designs, Inc., 1877 Walker St., Cincinnati, Ohio 45210	e 1973
HUSTON, BRUCE A., F.S.A., Assistant Vice-President and Director, Market Development, Kansas City Life Ins. Co., Kansas City, Mo. 64141	e 1971
HUSTON, F. EDWARD, A.S.A., 1885 Diamond St., San Diego, Calif. 92109	1966
HUTCHESON, JOHN D., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1967
HUTCHINGS, PETER L., F.S.A., A.C.A., Senior Vice-President, Blue Cross & Blue Shield of Greater New York, New York, N. Y. 10017	e 1972
HUTCHINSON, CARROLL R., F.S.A., Vice-President and Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202	e 1965
HUTCHINSON, GERALD E., Actuary, Social Security Admin., 6401 Security Blvd., Baltimore, Md. 21235	1967
HUTCHISON, JAMES K., A.S.A., Vice-President, Actuarial & Financial Services, Blue Cross Association, 840 N. Lake Shore Dr., Chicago, Ill. 60611	e 1966
HUTCHISON, MICHAEL B., F.S.A., F.C.I.A., Vice-President and Director of Marketing and Agencies, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1970
HUTSELL, RANDY K., F.S.A., Business Men's Assur. Co., Kansas City, Mo. 64141	1977
HUVAL, ERNEST, F.C.A., Consulting Actuary, 10840 Malcolm Dr., Baton Rouge, La. 70811	e 1969
IMMERWAHR, GEORGE E., F.S.A., World Health Organization, P.O. Box 780, Colombo, Sri Lanka	*1965
INGENTHORN, ROGER P., F.S.A., Actuarial Consultant, Standard Oil Co. of California, 225 Bush St., San Francisco, Calif. 94556	e 1974
INGERSOLL, W. HARRISON, F.S.A., 29 Wakefield Pl., Caldwell, N. J. 07006	*1965
INGRAHAM, HAROLD G., JR., F.S.A., Senior Vice-President and Chief Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	e*1965

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INGRAM, ROBERT J., F.S.A., Group Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402	Enrolled e 1969
INKROTT, JAMES G., F.C.A.S., Assistant Secretary and Actuary, Central Mutual Ins. Co., Van Wert, Ohio 45891	1975
INNES, EVAN, A.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Inc., 600 Third Ave., New York, N. Y. 10016	e 1967
IRELAND, JOHN G., F.S.A., F.C.A., F.C.I.A., Director, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e 1966
IRISH, FRANK S., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
IRVAN, ROBERT P., F.S.A., A.C.A.S., Vice-President and Actuary, AFIA Worldwide Ins. Co., Wayne, N. J. 07470	1973
IRVINE, THOMAS, F.S.A., 25 Farmstead Ln., Windsor, Conn. 06905	*1965
ISAACSON, FENTON R., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114	e*1965
ISENBERG, BERNARD, A.S.A., A.C.A., Vice-President and Actuary, Beneficial National Life Ins. Co., New York, N. Y. 10016	e 1966
ITO, HOWARD M., A.S.A., Milliman & Robertson, Inc., 44 Montgomery St., San Francisco, Calif. 94104	e 1966
IVERSON, DENNIS R., A.S.A., Information Systems Consultant, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1972
JACKS, EUGENE E., A.C.A., Actuary, State of California, Dept. of Ins., 540 Fawn Dr., San Anselmo, Calif. 94960	e 1966
JACKSON, CLAYTON L., F.S.A., F.C.I.A., Senior Vice-President and Actuary, American National Ins. Co., Galveston, Texas 77550	e*1965
JACKSON, EDGAR M., F.S.A., Vice-President and Actuary, H. Gray Hutchison & Assoc., Inc., 612 Wade Ave., Raleigh, N.C. 27605	e 1965
JACKSON, PAUL H., F.S.A., F.C.I.A., F.C.A., Consulting Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e*1965
JACKSON, ROBERT T., F.S.A., President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
JACKSON, WILL W., JR., A.C.A., Vice-President and Actuary, Leggette & Co. Inc., 4525 Lemmon Ave., Suite 335, Dallas, Texas 75219	e 1966
JACKSON, WILLARD L., President, Q.T.A., Inc., 50 Vashell Way, Orinda, Calif. 94563	ae 1976
JACOB, ALBERT, A.S.A., Consulting Actuary, Actuarial Analysts, Inc., 500 Bloomfield Ave., Verona, N. J. 07044	e 1967
JACOBS, JOSHUA, F.S.A., Associate Group Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	1975
JACOBS, MYRON, Assistant Vice-President, Becker Company, 26 Washington St., East Orange, N. J. 07017	e 1969
JACOBS, TERRY S., F.C.A.S., Senior Vice-President and Actuary, Great American Ins. Co., Cincinnati, Ohio 45201	1970
JACOBSEN, RICHARD L., F.S.A., Actuary, Stennes & Assoc. Inc., Consulting Actuaries, 2850 Metro Dr., Minneapolis, Minn. 55402	e 1972
JACOBSON, M. SANFORD, President and Actuary, Jacobson & Assoc., Inc., 400 Montgomery St., San Francisco, Calif. 94104	ae 1976
JACOBSON, REUBEN I., F.S.A., F.F.A.A., 10609 El Dorado Dr., Sun City, Ariz. 85351	*1965
JACOBY, CHARLES W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
JACOBY, ROBERT E., Vice-President, Security Benefit Life Ins. Co., Topeka, Kans. 66603	1967
JAFFE, JAY M., F.S.A., M.C.A., Jaffe & Associates Ltd., Consulting Actuaries, 10 S. La Salle St., Chicago, Ill. 60603	e 1969
JAKIELO, JAMES, F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	e 1976
JAMES, DAVID H., A.C.A., Vice-President & Group Actuary, Republic National Life Ins. Co., Dallas, Texas 75204	e 1966

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JAMES, KENNY E., F.S.A., Consultant, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	Enrolled 1976
JAMESON, J. RAE, F.S.A., F.C.I.A., Vice-President and Actuary, North American Reassur. Co., New York, N. Y. 10017	*1965
JANUS, PAUL W., F.S.A., Vice-President and Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630	1969
JARED, CALVERT A., F.S.A., Executive Vice-President, Gateway Ins. Co., St. Louis, Mo. 63141	1977
JARKA, JOHN, A.S.A., Actuarial Assistant, AT&T Co., P.O. Box 2016, New Brunswick, N. J. 08903	ae 1977
JASULEVIOUS, DONNA A., Pension Actuarial Consultant, Aetna Life & Casualty, Hartford, Conn. 06156	ae 1977
JATKOWSKI, EDWIN P., A.S.A., Associate Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48228	e 1970
JAY, BURTON D., F.S.A., Executive Vice-President and Chief Actuary, United Benefit Life Ins. Co., Omaha, Nebr. 68131	1966
JEGGLE, DAVID A., F.S.A., Vice-President of Policy Administration, Midland Mutual Life Ins. Co., Columbus, Ohio 43215	e 1970
JEKEL, OSCAR H., 8 Homewood Dr., Kirkwood, Mo. 63122	1966
JENKINS, ALBION U., JR., F.S.A., Vice-President, Prudential Ins. Co. of America, Newark, N. J. 07101	*1965
JENKINS, ALLEN W., F.S.A., Consultant, A. S. Hansen, Inc., 2020 First International Bldg., Dallas, Texas 75270	e 1971
JENKINS, ELMORE, JR., F.S.A., 2005 Spruce Rd., Homewood, Ill. 60430	1966
JENKINS, ROBERT W., F.S.A., Assistant Vice-President and Associate Actuary, American General Life Ins. Co., Houston, Texas 77019	1970
JENSEN, DARYL D., President, Sunset Life Ins. Co. of America, Olympia, Wash. 98507	1971
JENSEN, JAMES P., A.C.A.S., Assistant Vice-President and Director of Industry & Government Relations, Liberty Mutual Ins. Co., Boston, Mass. 02116	1967
JENSEN, JOHN M., Pension Consultant, R. B. Jones Employee Plans Inc., P.O. Box 13647, Kansas City, Mo. 64199	ae 1976
JENSEN, LLEWELLYN W., F.S.A., Consultant, 20 Pilot Point Rd., Cape Elizabeth, Maine 04107	e*1965
JENSEN, RALPH P., Associate Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
JENSEN, RUSSELL R., F.S.A., Senior Vice-President, Operations, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
JEX, ROBERT L., F.S.A., F.C.I.A., 1453 Wellington Crescent, Winnipeg, Manitoba R3N 0B2	1966
JOERN, BRADLEY J., F.S.A., Consulting Actuary, Stennes & Assoc., Inc., Suite 619, Savings & Loan Bldg., Des Moines, Iowa 50309	1977
JOFFE, SAMUEL, A.F.A.A., Consulting Actuary, 1401 Blair Mill Rd., Silver Spring, Md. 20910	1966
JOHANSEN, ROBERT J., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
JOHE, RICHARD L., F.C.A.S., A.C.A., Vice-President and Actuary, Michigan Mutual Life Group, Detroit, Mich. 48226	*1965
JOHNSEN, STORM, A.S.A., Vice-President and Actuary, National Public Service Ins. Co., Seattle, Wash. 98121	1969
JOHNSON, ALLAN W., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1976
JOHNSON, ANDREW P., A.S.A., Pension Technical Associate, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	ae 1976
JOHNSON, CHARLES N., Consultant, William M. Mercer, 10 Lafayette Sq., Buffalo, N. Y. 14203	ae 1976
JOHNSON, DARYLE, F.S.A., Second Vice-President, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	e 1970
JOHNSON, JAMES E., F.S.A., Second Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	1973

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JOHNSON, JERRY L., F.S.A., F.C.A., Consulting Actuary, P.O. Box 1752, Largo, Fla. 33540	Enrolled e* 1965
JOHNSON, JOHN A., F.S.A., Associate Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	1976
JOHNSON, LLOYD H., F.S.A., Senior Vice-President, Meidinger & Assoc., 2440 Grinstead Dr., Louisville, Ky. 40204	e* 1965
JOHNSON, M. LOUIS, F.S.A., 204 Avon Rd., Narberth, Pa. 19072	* 1965
JOHNSON, MARILYN R., 4811 Locust, Bellaire, Texas 77401	ae 1976
JOHNSON, RHEUBEN C., JR., F.S.A., Vice-President and Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141	e 1967
JOHNSON, RICHARD D., F.S.A., Associate Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403	1975
JOHNSON, RICHARD E., A.S.A., Assistant Actuary, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605	e 1973
JOHNSON, RICHARD W., Director, Rating and Underwriting Services, Blue Cross Association, 840 Lake Shore Dr., Chicago, Ill. 60611	1974
JOHNSON, ROBERT C., F.S.A., Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701	1970
JOHNSON, ROBERT P., F.S.A., Vice-President, North American Reassur. Co., New York, N. Y. 10017	1976
JOHNSON, RODGER A., F.C.A., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1970
JOHNSON, ROGER C., A.S.A., Assistant Vice-President and Associate Actuary, United Ins. Co., Chicago, Ill. 60601	1975
JOHNSON, ROGER D., F.S.A., Vice-President and Actuary, Great American Life Ins. Co., Los Angeles, Calif. 90048	1970
JOHNSON, ROYAL A., F.S.A., Vice-President, Sentry Life Ins. Co., Stevens Point, Wis. 54481	e 1966
JOHNSTON, DANIEL J., A.C.A.S., Vice-President, Commercial Union Ins. Co., Boston, Mass. 02108	1977
JOHNSTON, DAVID R., F.S.A., F.C.I.A., Vice-President and Actuary, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1972
JOHNSTON, ERNEST B., F.S.A., Vice-President and Actuary, United Benefit Life Ins. Co., Omaha, Nebr. 68131	1975
JOHNSTONE, ROBERT M., JR., F.S.A., Senior Vice-President and Controller, Equitable Life Assur. Society, New York, N. Y. 10019	* 1965
JOLLEY, RICHARD L., Administrator, Midland Mutual Life Ins. Co., Columbus, Ohio 43215	ae 1976
JOLLS, THOMAS H., JR., A.S.A., F.C.A., Vice-President, Towers, Perrin, Forster & Crosby, 3620 One Mercantile Center, St. Louis, Mo. 63101	e 1971
JONES, ALAN G., F.C.A.S., Associate Actuary, Aetna Ins. Co., Hartford, Conn. 06156	1973
JONES, BRIAN A., F.C.A., A.S.A., B. A. Jones & Co., Inc., 17 Battery Pl., New York, N. Y. 10004	e 1966
JONES, CHARLES H., A.S.A., 520 Windmeadows, Altamonte Springs, Fla. 32701	1966
JONES, DONALD A., A.S.A., Vice-President, Ann Arbor Actuaries, 321 S. Main St., Ann Arbor, Mich. 48105	e 1966
JONES, DONALD K., Manager, Great West Life Assur. Co., Denver, Colo. 80202	ae 1976
JONES, DONN B., JR., F.S.A., Vice-President, Mammel, Olson, Schropp, Horn & Swartzbaugh, 175 Embassy Plaza, 9110 W. Dodge Rd., Omaha, Nebr. 68114	1971
JONES, FRANCES O., F.S.A., Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075	1977
JONES, FRANK C., F.S.A., Vice-President, Group Insurance, Liberty National Life Ins. Co., Birmingham, Ala. 35202	1970
JONES, HAROLD M., 18 Leicester Rd., Marblehead, Mass. 01945	* 1965
JONES, HODGE L., JR., F.S.A., Vice-President and Actuary, Guarantee Mutual Life Co., Omaha, Nebr. 68114	e* 1965
JONES, JOHN P., A.S.A., 3227 Nealon Dr., Falls Church, Va. 22042	1966
JONES, MATT B., JR., F.S.A., Actuarial Director, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1968

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	Enrolled
JONES, NATHAN F., F.S.A., A.C.A.S., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1966
JONES, NORMAN L., F.S.A., Actuary, Gabriel, Roeder, Smith & Co., 2090 First National Bldg., Detroit, Mich. 48226	e 1970
JONES, RICHARD J., 119 Nut Bush Rd., Greensboro, N. C. 27410	1966
JORDAN, C. WALLACE, F.S.A., Professor of Mathematics Emeritus, Williams College, East Orleans, Mass. 02643	*1965
JORDAN, GEORGE R., JR., A.S.A., President, Great Southern Life Ins. Co., Houston, Texas 77006	1966
JORDAN, JAMES L., Consultant, Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104	ae 1976
JORDAN, MICHAEL L., F.S.A., Vice-President and Actuary, Coastal States Life Ins. Co., Atlanta, Ga. 30343	1972
JORDAN, ROBERT H., F.S.A., Actuary, Product Development, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	*1965
JORVE, BARRY M., A.C.A.S., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	1971
JOSEPHSON, JAN-YI Y., Pension Actuarial Consultant, Aetna Life & Casualty, Hartford, Conn. 06156	ae 1976
JOSHI, ATUL V., F.C.I.A., A.S.A., Associate Group Actuary, National Life Assur. Co., Toronto, Ontario M5G 1Y7	1971
JOYNER, BILLY N., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 08115	*1965
JUAN, MABINI L., F.S.A., Vice-President and Actuary, The Philippine- American Life Ins. Co., Manila, Philippines	e 1975
JUNCKER, WALTER K., JR., F.S.A., Assistant Vice-President, Phoenix Mutual, Hartford, Conn. 06115	1975
JUNEJA, DILJIT S., A.S.A., Vice-President and Director, William M. Mercer, Ltd., 7 King St. E., Toronto, Ontario	1976
KAACK, INGO, F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1968
KACMARYNSKI, JOSEPH P., A.F.A.A., 4334 Franklin Ave., Des Moines, Iowa 50310	1966
KADOYAMA, MITSURU, F.S.A., F.C.A., Senior Consultant, Coopers & Lybrand, One Bush St., San Francisco, Calif. 94104	*1965
KAGAN, ARTHUR B., F.S.A., F.C.A., Principal, Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles, Calif. 90010	e 1967
KAGEN, MAYNARD I., F.S.A., Consulting Actuary, 1560 N. Sandburg Ter., Chicago, Ill. 60610	e*1965
KAHN, DAVID J., A.S.A., Second Vice-President, S. M. Hyman Company, 565 Park Ave., New York, N. Y. 10022	e 1971
KAHN, LINDA M. (Mrs.), F.S.A., Senior Consultant, Coopers & Lybrand, One Bush St., San Francisco, Calif. 94104	e 1970
KAHN, PAUL MARKHAM, F.S.A., F.C.I.A., Vice-President and Actuary, American Express Life Ins. Co., San Rafael, Calif. 94902	e*1965
KAIN, DALE R., F.S.A., F.C.I.A., Second Vice-President and Corporate Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	1966
KALEAS, JOHN R., F.S.A., Coopers & Lybrand, 555 S. Flower St., Los Angeles, Calif. 90071	e 1975
KALISH, DANIEL H., Actuarial Vice-President, Hirschfeld, Stern, Moyer & Ross, Inc., 666 Fifth Ave., New York, N. Y. 10019	ae 1976
KALISKI, ALAN E., A.C.A.S., Manager, Royal-Globe Ins. Cos., New York, N. Y. 10038	1977
KALLOP, ROY H., F.C.A.S., Vice-President and Actuary, National Council on Compensation Ins., New York, N. Y. 10017	*1965
KALMBACH, LELAND J., F.S.A., 415 S. East St., Chelsea, Mich. 48118	*1965
KAMER, JOEL V., F.S.A., Associate Controller, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1971

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	Enrolled
KANDRAC, JOSEPH J., F.S.A., A.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	1971
KANE, HOWARD L., F.S.A., M.C.A., Woodward, Ryan, Sharp & Davis, Inc., 355 Lexington Ave., New York, N. Y. 10017	e 1971
KANNEY, JAMES R., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	*1965
KAPLAN, DONALD W., F.S.A., Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202	1976
KAPLAN, MICHAEL H., F.S.A., F.C.I.A., Senior Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e 1970
KAPLAN, MORTIMER, F.C.A., Consulting Actuary, 472 Chestnut St., Springfield, Mass. 01107	1969
KAPNER, JOANNA M., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
KAPUR, VISHWA N., A.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1971
KARP, RONALD A., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
KARSTEN, ORLO L., JR., F.S.A., Vice-President, Policy Owner Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53211	*1965
KASS, DAVID R., F.S.A., President, Kass, Germain & Co., 3570 Warrensville Center Rd., Shaker Heights, Ohio 44122	e*1965
KATES, PHILLIP B., F.C.A.S., Chairman of the Board and President, Independent Fire Ins. Co., Jacksonville, Fla. 32276	*1965
KATZ, GERALD L., F.S.A., Associate Actuary, Mutual of New York, New York, N. Y. 10019	1974
KATZAN, PHILIP, Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976
KAUFFMAN, ALAN S., Director, Samuel J. Savitz & Assoc., Inc., 1845 Walnut St., Philadelphia, Pa. 19103	ae 1976
KAUFMAN, ALLAN, F.C.A.S., Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	1977
KAVANAGH, BRIAN, A.S.A., President, Farmers National Life Ins. Co., Miami, Fla. 33137	e 1970
KAYE, RICHARD M., F.S.A., Partner, Coopers & Lybrand, 211 W. Fort St., Detroit, Mich. 48226	ae 1976
KAYSEN, KENNETH E., Group Mathematician, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	1966
KAYTON, HOWARD H., F.S.A., A.C.A.S., F.C.A., Vice-President and Actuary, Security First Group, Los Angeles, Calif. 90067	*1965
KAZAKOFF, MICHAEL, F.S.A., F.C.A., F.C.I.A., Vice-President and Actuary, Mutual of Omaha, Omaha, Nebr. 68131	*1965
KAZANJIAN, AGNES, Reviewer, George B. Buck Consulting Actuaries, Inc. Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
KAZIN, IRIS H. (Mrs.), F.S.A., Assistant Actuary, Equitable Assur. Society, New York, N. Y. 10019	e 1976
KEATING, RICHARD C., F.C.A., Chairman of Executive Committee, A.S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e 1976
KEATON, CHARLES W., F.S.A., Executive Vice-President, McCready & Keene, Inc., 8041 Knue Rd., Indianapolis, Ind. 46250	e*1965
KEENE, CHARLES R., A.S.A., F.C.A., F.F.A.A., President, McCready & Keene, Inc., 8041 Knue Rd., Indianapolis, Ind. 46250	e*1965
KEENE, KENNETH K., F.S.A., Senior Vice-President and Director, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e*1965
KEENE, VICKIE SUE, F.C.A.S., Assistant Actuary, Aetna Ins. Co., Hartford, Conn. 06156	1977
KEETCH, G. Y., F.C.A., Consulting Actuary, 1140 N.W. 63rd St., Oklahoma City, Okla. 73116	e*1965
KEFFER, WILLIAM W., F.S.A., Director, Group Development, Great-West Life Assur. Co., Denver, Colo. 80202	e*1965
KEH, ALFONZO D., F.S.A., Vice-President and Actuary, Reliance Standard Life Ins. Co., Philadelphia, Pa. 19103	e 1977

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	Enrolled
KEHELA, EDMUND F., A.S.A., Vice-President and Actuary, William M. Mercer, Inc., 3303 Wilshire Blvd., Los Angeles, Calif. 90010	e 1968
KELLER, JOHN W., F.S.A., Assistant Director of Policy Issue, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	1972
KELLER, THOMAS M., F.S.A., Assistant Vice-President and Actuary, Fireman's Fund American Life Ins. Co., San Rafael, Calif. 94911	1977
KELLEY, JACK A., F.S.A., Associate Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202	1976
KELLEY, VANCE W., A.S.A., Assistant Actuary, United Farm Bureau Life, Indianapolis, Ind. 46204	1971
KELLIE, WILLIAM C., F.S.A., Associate Group Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	1974
KELLISON, STEPHEN G., F.S.A., Executive Director, American Academy of Actuaries, 1775 K St., N.W., Washington, D. C. 20006	e 1968
KELLY, ANNE, F.C.A.S., Supervising Actuary, New York State Ins. Dept., Two World Trade Center, New York, N. Y. 10047	1977
KELLY, JEREMIAH, F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Wayne, N. J. 07470	1971
KELLY, JUAN N., Consultant, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
KELLY, THOMAS J., F.S.A., A.F.A.A., Chief Actuary, New York State Ins. Dept., 2 World Trade Center, New York, N. Y. 10038	*1965
KEMBLE, JAMES W., F.S.A., F.C.A., President, Stennes & Assoc., Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	e*1965
KEMPER, LEE H., F.S.A., Vice-President and Actuary, Acacia Mutual Life Ins. Co., Washington, D. C. 20001	e*1965
KEMPEN, DAVID W., F.S.A., Special Assistant to the Manager, Employee Benefits Programs, Bethlehem Steel Corp., Martin Tower, Bethlehem, Pa. 18016	e 1974
KENIGSON, GEORGE, F.S.A., 100 W. Cold Spring Ln., Baltimore, Md. 21210	*1965
KENNEDY, DONALD E., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	1967
KENNEDY, DOUGLAS, A.S.A., Actuary, Actuarial Research & Development, 2666 Tigertail Ave., Miami, Fla. 33133	ae 1976
KENNEDY, J. STEPHEN, Manager, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
KENNON, RALPH E., F.S.A., Merrifield, Minn. 56465	*1965
KENT, IRWIN I., A.S.A., F.C.A., Consulting Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	e*1965
KENT, MORTON J., F.S.A., President, Vencap Investment Corp., 2020 Commerce Union Tower, Chattanooga, Tenn. 37450	e*1965
KENYON, FREDERIC V., F.S.A., William M. Mercer Benefits International, 2 Southampton Pl., London WC1A 2DA, England	e 1970
KERNS, GILBERT E., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., Pasadena, Calif. 91101	e*1965
KERR, NORMAN W., Vice-President, William M. Mercer, Inc., One Oliver Plaza, Pittsburgh, Pa. 15222	e 1969
KERR, WILLIAM D., A.C.A., Pensions Division, William M. Mercer, Inc., 222 S. Riverside, Chicago, Ill. 60606	e 1971
KERSEY, CHARLES E., A.S.A., Capital Holding Corp., Louisville, Ky. 40232	
KESSELMAN, HARVEY I., A.S.A., Actuary, Miller, Mason & Dickenson, Inc., 2227 Bryn Mawr Ave., Philadelphia, Pa. 19131	ae 1976
KETZNER, JON S., Actuary, Paul A. Tanker & Assoc., 1521 Locust St., Philadelphia, Pa. 19102	ae 1976
KEUS, WOUTER P. J., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1966
KHEEL, BRIAN S., A.S.A., Assistant Chief Actuary, New York City Retirement Systems, 220 Church St., New York, N. Y. 10013	e 1972
KHURY, C. K., F.C.A.S., Actuarial Director, Prudential Property & Casualty Ins. Co., Holmdel, N. J. 07733	1973

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KIDD, ROBERT M., A.S.A., 1824 Mears Ave., Cincinnati, Ohio 45230	Enrolled
KIDD, THOMAS D., F.S.A., F.C.I.A., The Wyatt Co., 550-49 Granville St., Vancouver, British Columbia V6C 1T2	1966
KIDWELL, W. DUANE, F.S.A., Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608	1975
KIEFER, JAMES C., A.S.A., Powers, Carpenter & Hall Inc., 7701 Forsyth Bldg., St. Louis, Mo. 63105	e*1965
KIELEY, JOHN, F.S.A., Consultant, Hewitt Associates, 666 Glenbrook Rd., Stamford, Conn. 06906	e 1977
KIENTZ, DOROTHY I. (Miss), F.C.A., A.S.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
KIERNAN, WILLIAM J., F.S.A., Vice-President, Equitable Life Assur. Society, New York, N. Y. 10019	1973
KIESER, MANFRED B., A.S.A., Actuary, 300 Locust St., Akron, Ohio 44302	e 1971
KIKLA, SAMUEL M., F.S.A., Actuary, Johnson and Higgins, 1600 Grant Bldg., Pittsburgh, Pa. 15219	e 1976
KILBOURNE, FREDERICK W., F.S.A., F.C.A.S., F.C.A., Consulting Actuary, 567 San Nicolas Dr., Newport Beach, Calif. 92660	e*1965
KILLION, RAYMOND F., F.S.A., 5 High Ridge Rd., Wilton, Conn. 06897	*1965
KILMER, JAMES E., F.S.A., Actuary, Taxes, Business Men's Assur. Co., Kansas City, Mo. 64141	1974
KIMBALL, HERBERT W., F.S.A., F.C.A., Kimball & Robinson, 60 Hickory Dr., Waltham, Mass. 02154	e*1965
KING, JAMES A., Consulting Actuary, 40 W. 57th St., New York, N. Y. 10019	e 1971
KING, JON L., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Century Plaza, Suite 1400, Los Angeles, Calif. 90067	1975
KING, NORMAN R. B., M.C.A., Actuary and General Manager, Professional Life & Casualty Co., Chicago, Ill. 60611	1967
KING, RUSSELL L., Vice-President and Actuary, National Old Line Ins. Co., Little Rock, Ark. 72203	e 1966
KINGSTON, MARY F. (Miss), Deputy Commissioner, Massachusetts Division of Ins., Boston, Mass. 02202	e 1967
KINGSTON, STUART J., A.S.A., F.C.A., Pension and Actuarial Consultant, National Life Ins. Co., Montpelier, Vt. 05602	*1965
KINSEY, PAUL F., A.S.A., Associate Director of Data Processing, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	1966
KIOSKI, GREGORY, A.S.A., Assistant Actuary, Dan McGinn & Assoc., Inc., 1150 S. Olive St., Los Angeles, Calif. 90010	ae 1976
KIRBY, WILLIAM J., Manager, Pension and Field Services, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06156	e 1966
KIRKPATRICK, JAMES L., Consulting Actuary, 3139 Cardinal Ln., Hendersonville, N. C. 28739	e 1966
KIRKPATRICK, THOMAS H., F.S.A., 50 Celestial Way, Juno Beach, Calif. 33408	*1965
KISCHUK, RICHARD K., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	e 1976
KITCHEN, DUANE, A.S.A., Vice-President and Actuary, William M. Mercer, 3303 Wilshire Blvd., Los Angeles, Calif. 90010	e 1966
KITCHEN, EMMETT B., A.C.A., President, Mutual Life Ins. Co., Washington, D. C. 20036	1966
KITTREDGE, JOHN K., F.S.A., Executive Vice-President, Prudential Ins. Co. of America, Newark, N. J. 07101	*1965
KLAASSE, FRANK L., F.S.A., Vice-President, Corporate Systems, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1966
KLAASSEN, ELDON J., F.C.A.S., F.C.I.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	*1965
KLEEN, JOHN T., JR., A.S.A., Assistant Actuary, Mutual Trust Life Ins. Co., Oak Brook, Ill. 60521	1971
KLEIMAN, JOHN B., F.S.A., Assistant Actuary, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06156	1976

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KLEIN, DAVID M., F.C.A.S., Staff Assistant to President, Hartford Ins. Group, Hartford, Conn. 06115	Enrolled 1975
KLEIN, NANCY W., Assistant Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N.Y. 10017	ae 1977
KLEIN, OSCAR R., JR., F.S.A., F.C.I.A., Executive Vice-President and Chief Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141	e*1965
KLEIN, ROBERT A., A.S.A., Sun Life of Canada, Wellesley Hills, Mass. 02181	ae 1976
KLEIN, RONALD O., F.S.A., Actuary, Puritan Life Ins. Co., Providence, R. I. 02960	1977
KLEINBERG, ALBERT J., F.S.A., Actuary, The Wyatt Co., 733 Third Ave., New York, N. Y. 10017	e 1974
KLEM, WALTER, F.S.A., 30 Western Dr., Short Hills, N. J. 07078	e*1965
KLEMM, ANDREW H., Manager, Peat, Marwick, Mitchell & Co., 720 Olive St., St. Louis, Mo. 63101	ae 1976
KLINE, DOUGLAS F., F.C.A.S., Associate Actuary, Fireman's Fund Ins. Co., San Francisco, Calif. 94119	1976
KLING, RICHARD W., F.S.A., Vice-President and Chief Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402	1970
KLINGMAN, GEORGE C., A.C.A.S., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	1971
KLINZMAN, FRANK W., F.S.A., Vice-President and Actuary, General Reassur. Corp., Greenwich, Conn. 06830	*1965
KLOSS, JOSEPH C., A.S.A., Actuarial Consultant, Hewitt Associates, 102 Wilmet Rd., Deerfield, Ill. 60015	ae 1976
KLUEHL, KENNETH C., F.S.A., Vice-President and Actuary, United Ins. Co. of America, Chicago, Ill. 60601	1967
KNIES, PAUL H., F.S.A., Senior Vice-President and Controller, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
KNIGHT, JAMES P., F.S.A., Actuary, SAFECO Life Ins. Co., Seattle, Wash. 98185	1972
KNOPF, MYRNA L. (Miss), A.C.A., Secretary, Seal & Lohse, Inc., La Mottaz, 1143 Apples, Switzerland	1967
KNOWLER, LLOYD A., Professor, Actuarial Science and Statistics, University of Iowa, Iowa City, Iowa 52242	e 1966
KNOWLES, ROBERT L., F.S.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1972
KNOWLTON, HENRY K., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., IBM Bldg., 815 S. Main St., Jacksonville, Fla. 32207	e*1965
KNOX, FREDERICK J., F.S.A., Vice-President, Actuarial, St. Paul Fire & Marine Ins. Co., St. Paul, Minn. 55102	*1965
KOBRINE, RONALD, F.S.A., Vice-President and Actuary, National Associates, Inc., 615 S. Flower at Wilshire, Los Angeles, Calif. 90017	e 1966
KOCH, JOSEPH J., F.C.A., Consulting Actuary, EBASCO, Risk Management Consultants, Inc., 100 Church St., New York, N. Y. 10007	e*1965
KOCH, KENNETH E., F.C.A., Associate Actuary, S. M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	e 1970
KOCH, ROBERT B., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
KODIS, ROBERT L., Assistant Supervisor, Bankers Life Co., Des Moines, Iowa 50307	ae 1976
KOGER, GERALD T., M.C.A., Consulting Actuary, Milliman & Robertson, Inc., 300 W. Osborn Rd., Phoenix, Ariz. 85013	1966
KOHLMANN, MILTON N., Assistant Actuary, Consulting Actuaries, Inc., 1200 Rt. 46, Clifton, N. J. 07013	ae 1976
KOK, WILLEM, Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1976
KOLE, MORRIS B., F.C.A.S., Actuary, State Ins. Fund, 199 Church St., New York, N. Y. 10007	*1965
KOLLAR, JOHN J., F.C.A.S., Ins. Services Office, 160 Water St., New York, N. Y. 10038	1975
KOLODNY, GEORGE, F.S.A., 20 E. 35th St., New York, N. Y. 10016	*1965
KOLOMS, LEONARD, A.S.A., Benefit Trust Life Ins. Co., Chicago, Ill. 60626	1976

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	Enrolled ae 1977
KONICKI, JOHN P., Senior Actuarial Consultant, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	
KONOVSKY, ARTHUR E., Actuary, Bruce & Assoc., 11 N. Skokie Blvd., Lake Bluff, Ill. 60044	1966
KOOPERSMITH, MICHAEL B., Second Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608	1975
KOPEL, GERALD S., F.S.A., Assistant Actuary, Home Life Ins. Co., New York, N. Y. 10007	1975
KOPPEL, SPENCER, F.S.A., F.C.I.A., Vice-President and Actuary, Combined Ins. Co., Chicago, Ill. 60640	1970
KORMES, MARK, F.C.A.S., President, Actuarial Associates, Inc., P.O. Box 2146, Grand Central Station, New York, N. Y. 10017	e*1965
KORNHAUSER, MARVIN L., F.S.A., F.C.A., Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e*1965
KORPER, LESLIE E., II, F.S.A., Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	1971
KOSLOFF, HERBERT I., F.S.A., Towers, Perrin, Forster & Crosby, Inc., 600 Third Ave., New York, N. Y. 10016	1974
KOSLOWSKI, MARK A., Actuarial Manager, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1976
KOTSONIS, JAMES N., A.S.A., Assistant Actuary, Washington National Ins. Co., Evanston, Ill. 60201	1975
KOUTSOPOULOS, CONSTANTINE J., F.S.A., Ethniki Ins. Co., Karagheorghis Servias 8, Athens 125, Greece	1977
KOWALCHUK, THEODORE J., F.S.A., F.C.A., T. J. Kowalchuk Associates, 666 Fifth Ave., New York, N. Y. 10019	e*1965
KRAABEL, STEPHEN E., F.S.A., F.C.I.A., A.C.A., Assistant Vice-President and Actuary, Tolley International Corp., 3901 N. Meridian St., Indianapolis, Ind. 46208	e 1970
KRAEGL, WILFRED A., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
KRAFT, RAYMOND J., Regional Manager, National Health & Welfare Retirement Assoc., Inc., 1234 Market St., Philadelphia, Pa. 19107	ae 1976
KRAUSE, GUSTAVE A., A.C.A.S., Senior Actuarial Assistant, CNA Ins. Co., Chicago, Ill. 60685	1977
KRAUSHAAR, CHARLES W., JR., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
KRAUSS, RUSSELL H., A.S.A., Associate Actuary, Bankers National Life Ins. Co., Parsippany, N. J. 07054	e 1971
KRAVITZ, LOUIS, Louis Kravitz & Assoc., 900 Wilshire Blvd., Suite 1134, Los Angeles, Calif. 90017	ae 1976
KRAYSLER, STEPHEN F., F.S.A., Vice-President-Actuarial, Hansco Ins. Co., Boston, Mass. 02117	e 1970
KREAMER, JAMES R., F.S.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Suite 5600, Sears Tower, Chicago, Ill. 60606	e 1973
KREIDER, DONALD E., A.S.A., Vice-President and Actuary, ITT Life Ins. Corp., Minneapolis, Minn. 55426	1972
KRENZ, JOSEPH A., JR., A.S.A., Consulting Actuary, AF Life Bldg., 4th & Ringo Sts., Little Rock, Ark. 72207	1967
KRETSCHMER, ALBERT H., JR., F.S.A., Two Colony Blvd., Wilmington, Del. 19802	e*1965
KREUZER, JAMES H., F.C.A.S., Assistant Vice-President and Associate Actuary, Chubb and Son, Inc., 51 John F. Kennedy Pkwy., Short Hills, N. J. 07078	1976
KRIEGER, RAYMOND B., F.S.A., Consulting Actuary, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	e*1965
KRINSKY, ROBERT D., A.S.A., F.C.A., Senior Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e 1966
KRIPKE, ALBERT E., 8201 16th St., Silver Spring, Md. 20910	1969
KRISHER, WILLIAM K., F.S.A., Senior Vice-President, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	*1965

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KROGH, ELDEN C., F. S. A., Vice-President and Actuary, National Guardian Life Ins. Co., Madison, Wis. 53701	Enrolled *1965
KROLL, ALICE, F. S. A., Assistant Actuary, Fidelity Bankers Life, Richmond, Va. 23219	1976
KROLL, CEDRIC W., F. C. A., A. S. A., 3117 Maries Dr., Falls Church, Va. 22041	e*1965
KRONHOLM, WILLIAM L., F. S. A., 40 Park Ave., Windsor, Conn. 06095	*1965
KROSKY, DAVID, F. S. A., Metropolitan Life Ins. Co., New York, N. Y. 10010	1977
KROSKY, MICHAEL, F. S. A., A. C. A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e 1968
KRUEGER, DAVID W., F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1973
KUEHLHORN, KAREN W., Actuarial Assistant, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
KUEHN, RONALD T., F. C. A. S., Assistant Actuary, Maryland Casualty Co., Baltimore, Md. 21211	1977
KUENDIG, WILLIAM N., II, F. S. A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., 1100 Superior Ave., Cleveland, Ohio 44114	e 1973
KUHLMANN, GEORGE H., JR., A. S. A., Assistant Vice-President, Nationwide Corp., Columbus, Ohio 43216	1970
KUHN, JEFFREY P., A. S. A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	1975
KUNESH, DANIEL J., F. S. A., Supervisor, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	e 1973
KUNIS, A. MAXWELL, F. S. A., F. C. A., F. C. I. A., President, A. M. Kunis & Co., Inc., 184 Grand Ave., Englewood, N. J. 07631	e*1965
KUNIS, MANUEL, Vice-President, A. M. Kunis & Co., 184 Grand Ave., Englewood, N. J. 07631	ae 1976
KUNKMUELLER, A. HENRY, F. S. A., Vice-President and Actuary, American International Group, New York, N. Y. 10005	e*1965
KVERNLAND, JACK T., F. S. A., President, Prudential Property & Casualty Ins. Co., Prudential Reins. Co., Holmdel, N. J. 07733	*1965
KWASHA, H. CHARLES, A. S. A., F. C. A., Partner and Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	*1965
KYLE, GEORGE B., F. S. A., A. F. A. A., Consulting Actuary, 130 S. Bemiston Ave., St. Louis, Mo. 63105	c*1965
L'ABBATE, SALVATORE A., F. S. A., Actuary, Pensions, Guardian Life Ins. Co., New York, N. Y. 10003	e*1965
LABROSSE, PIERRE H. C., A. S. A., Assistant Actuary, United Farm Bureau, Indianapolis, Ind. 46204	1971
LABUTE, RONALD A., A. S. A., F. C. A., Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1966
LACCETTI, NICHOLAS J., Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
LACHTER, JACK, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005	e 1968
LACKIE, FRANK W., A. S. A., Vice-President and Actuary, Kennesaw Life & Accident Ins. Co., Atlanta, Ga. 30309	1967
LAKE, GARY D., F. S. A., Actuary, The Wyatt Co., 1629 K St., N. W., Washington, D. C. 20006	1977
LAKE, MENO T., F. S. A., F. C. I. A., President, Occidental Life Ins. Co., Los Angeles, Calif. 90051	*1965
LAKE, RICHARD A., F. S. A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1976
LAMB, JAMES D., F. S. A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1972
LAMB, R. MICHAEL, F. C. A. S., Casualty Actuary, State of Oregon, Division of Insurance, 158 12th St., N. E., Salem, Oreg. 97301	1976

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LAMBERT, BILL G., Vice-President, T. Ramon Perdue & Assoc., Inc., P.O. Box 4306, Montgomery, Ala. 36101	Enrolled ae 1977
LAMBERT, MICHAEL J., A.S.A., Actuary, Public Employees' Retirement System, 1416 Ninth St., Sacramento, Calif. 95814	ae 1976
LAMONTAGNE, ROBERT J., F.S.A., Actuarial Assistant, Travelers Ins. Co., Hartford, Conn. 06105	ae 1976
LAMPS, DALE E., F.S.A., Watkins, Ross, Waterfield & Baines, Inc., 402A Waters Bldg., Grand Rapids, Mich. 49502	e 1971
LANCASTER, EDWIN B., F.S.A., F.C.I.A., Executive Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
LANDRY, DOUGLAS M., F.S.A., Assistant Vice President and Associate Actuary, North American Life and Casualty Co., Minneapolis, Minn. 55403	1976
LANE, CHARLOTTE L., Pension Research Consultant, National Life Ins. Co., Montpelier, Vt. 05602	ae 1976
LANE, EDWARD C., A.S.A., Consultant, Towers, Perrin, Forster & Crosby, One Century Plaza, Los Angeles, Calif. 90067	ae 1976
LANG, ANDREW C., JR., F.S.A., Consulting Actuary, 20 Long Lane, Malvern, Pa. 19355	e 1971
LANGE, JEFFREY T., F.C.A.S., Vice-President, Royal-Globe Ins. Cos., New York, N. Y. 10038	*1965
LANGER, BARRY F., F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt. 05602	1977
LANGER, DAVID, A.S.A., President, David Langer Co., 60 E. 42nd St., New York, N. Y. 10017	e 1966
LANGHANS, JOHN F., F.S.A., Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1974
LANGHANS, MEIER F., 6A Cooper Lane, Whiting, N. J. 08759	e 1966
LANGSTON, ESSE D., A.S.A., F.C.A., Consulting Actuary, Latta & Langston, Consulting Actuaries, 515 E. Amite St., Jackson, Miss. 39201	e*1965
LANNEN, JAMES R., F.S.A., M.C.A., Principal, Towers, Perrin, Forster & Crosby, Inc., 233 S. Wacker Dr., Chicago, Ill. 60606	e 1975
LANNERT, THOMAS F., F.S.A., William M. Mercer, 515 Olive, St. Louis, Mo. 63101	e 1975
LAREW, JOHN R., A.S.A., Director, Travelers Ins. Co., Hartford, Conn. 06115	e 1969
LARIMORE, STUART E., Pension Manager, Boise Cascade Corp., One Jefferson Square, Boise, Idaho 83723	ae 1976
LARKIN, JAMES P., F.S.A., Senior Vice-President, Security Mutual Life Ins. Co., Binghamton, N. Y. 13902	e 1971
LARSON, CHARLES M., A.S.A., 11513 Havenwood Rd., Whittier, Calif. 90606	1966
LARSON, ERIC P., A.S.A., Consulting Actuary, 1047 Cook St., Denver, Colo. 80206	ae 1977
LARSON, ROBERT E., F.S.A., Chief Actuary, U.S. Railroad Retirement Board, 844 Rush St., Chicago, Ill. 60611	e*1965
LARUS, JOHN R., F.S.A., 87 Wyndwood Rd., West Hartford, Conn. 06107	*1965
LASTINGER, JAMES C., A.S.A., Consultant, A.S. Hansen, Inc., 400 Colony Sq., Suite 604, Atlanta, Ga. 30361	ae 1976
LATIMER, MURRAY W., F.C.A., F.C.A.S., F.C.I.A., Murray W. Latimer, Industrial Relations Consultants, 1625 K St., N.W., Washington, D. C. 20006	e*1965
LATTA, RAYMOND A., F.C.A., Consulting Actuary, Latta & Langston, Consulting Actuaries, 515 E. Amite St., Jackson, Miss. 39201	*1965
LAUER, J. ALAN, F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	*1965
LAUGHLIN, ROBERT L., A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
LAUNER, LEE E., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	1975
LAUR, CHARLES F., Account Supervisor, S.M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	ae 1976
LAUTZENHEISER, BARBARA J. (Miss), F.S.A., Vice-President and Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501	e 1968

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	Enrolled
LA VALLEY, SHARLENE, Assistant Manager, National Life Ins. Co., Montpelier, Vt. 05602	ae 1976
LAVERDIERE, MICHAEL, F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	1970
LA VIGNE, JOSEPH A., F.S.A., Metropolitan Life Ins. Co., New York, N. Y. 10010	e *1965
LAWRENCE, JOHN W., JR., F.S.A., Vice-President and Associate Actuary, Howard E. Nyhart Co., 3505 N. Washington Blvd., Indianapolis, Ind. 46208	e 1974
LAWRENCE, JOSEPH R., F.S.A., F.C.I.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1966
LAWRENCE, STEWART D., F.S.A., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	1977
LAWSON, HAROLD R., F.S.A., F.C.I.A., 40 North Rd., Glens Falls, N. Y. 12801	1967
LAWSON, JOSEPH E., A.S.A., Consultant, Towers, Perrin, Forster & Crosby, First Financial Plaza, Tampa, Fla. 33602	ae 1976
LAZERSON, JACOB A., A.S.A., Actuary, Bureau of Rates and Policies, Ins. Dept. of Pennsylvania, 402 Finance Bldg., Harrisburg, Pa. 17120	e 1966
LEARSON, RICHARD J., A.S.A., Consulting Actuary, 633 Third Ave., Suite 2003, New York, N. Y. 10017	e 1966
LEARY, THOMAS J., F.S.A., Second Vice-President and Actuary Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1970
LEAVITT, GORDON H., F.S.A., Actuary, Savings Banks Life Ins. Fund, New York, N. Y. 10017	*1965
LEBENSON, ROBERT D., Executive Vice-President and Actuary, National Pension Services, Inc., 1 N. Broadway, White Plains, N. Y. 10601	ae 1976
LE BLANC, SIDNEY A., F.S.A., Second Vice-President and Actuary, Pan-American Life Ins. Co., New Orleans, La. 70119	e 1972
LE BLOND, RICHARD M., A.S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1971
LEBOS, LEO, JR., A.S.A., Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207	1974
LEBOURVEAU, ALLAN F., F.S.A., F.C.I.A., 129 Layton St., Ojai, Calif. 93023	*1965
LEBOW, KENNETH D., F.S.A., Assistant Actuary, Mutual of New York, New York, N. Y. 10019	1975
LECKIE, ROBIN B., F.S.A., Vice-President and Chief Actuary, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E5	1974
LE CLAIR, PETER T., F.S.A., Actuary, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06156	1970
LEE, ANTHONY Y., Actuarial Administrative Analyst, William M. Mercer, 3303 Wilshire Blvd., Los Angeles, Calif. 90010	ae 1976
LEE, CURTIS H., F.S.A., Associate Vice-President & Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Texas 75402	1973
LEE, HAROLD D., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., Toronto Dominion Center, Toronto, Ontario M5K 1K3	e 1975
LEE, HARRY A., Executive Vice-President, National Reserve Life Ins. Co., Topeka, Kans. 66601	1966
LEE, LUCIAN R., Assistant Secretary and Assistant Actuary, Liberty Life Ins. Co., Greenville, S. C. 29602	1969
LEEN, JOHN R., Actuarial Consultant, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	ae 1976
LEFEVRE, PAUL H., JR., F.S.A., Second Vice-President and Actuary, Boston Mutual Life Ins. Co., Canton, Mass. 02021	e 1976
LEFF, HAROLD B., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	1975
LEGGETT, RICHARD A., F.S.A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
LEGRIS, JEAN M., F.F.A.A., Consultant Actuary, 52 Vassar Ave., Providence, R. I. 02906	*1965
LEHANE, LEO J., A.S.A., 1001 Park Ave., Lake Park, Fla. 33403	1966

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LEHMAN, MERLIN R., A. C. A. S., Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	Enrolled 1977
LEHMAN, STEPHEN H., F. S. A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 600 3rd Ave., New York, N. Y. 10016	e 1971
LEHMAN, W. DOUGLAS, F. S. A., Actuarial Assistant, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1977
LEHMANN, EARL R., Assistant Actuary, Country Life Ins. Co., Bloomington, Ill. 61701	e 1970
LEHMANN, STEVEN G., F. S. A., A. C. A. S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1977
LEIGHT, ARTHUR S., F. S. A., A. C. A. S., Woodward, Ryan, Sharp & Davis, Inc., 355 Lexington Ave., New York, N. Y. 10017	e*1965
LEIGHT, DOUGLAS L., F. S. A., New York Life Ins. Co., New York, N. Y. 10010	1977
LEIGHT, GRACE (Miss), A. S. A., Actuary, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e 1966
LEIGHTY, WILLIAM G., JR., F. S. A., Towers, Perrin, Forster & Crosby, 233 S. Wacker Dr., Chicago, Ill. 60606	1975
LEISTER, HARRY M., JR., F. S. A., Consulting Actuary, Conrad M. Siegel, Inc., 500 Nationwide Dr., Suite 100, Harrisburg, Pa. 17110	e*1965
LEMERY, FRANCIS P., JR., F. S. A., Assistant Vice-President and Associate Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64141	e 1969
LEMIEUX, RICHARD G., F. S. A., F. C. I. A., Assistant Vice-President, William M. Mercer, Ltd., 1135 Chemin St. Louis, Sillery, Quebec G1S 1E7	1975
LEMMON, VESTAL, President, National Association of Independent Insurers, Des Plaines, Ill. 60018	1970
LENSER, JOHN M., F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 2 Pennsylvania Plaza, New York, N. Y. 10019	1973
LEONARD, BRADLEY D., F. S. A., Vice-President and Actuary, Wisconsin Life Ins. Co., Madison, Wis. 53705	e 1974
LEONARD, GREGORY E., F. C. A. S., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1976
LEONARD, WILFORD A., F. S. A., Vice-President and Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	e 1969
LEONG, LEONARD P. J., F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 44 Montgomery St., San Francisco, Calif. 94104	e 1967
LERNER, GARY G., Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005	e 1969
LESLIE, WILLIAM H., F. S. A., Assistant Vice-President and Group Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	e 1969
LESLIE, WILLIAM, JR., F. C. A. S., Executive Vice-President, INSCO Systems Corp., 3501 Highway 66, Neptune, N. J. 07753	*1965
LE TOURNEAU, H. LOUIS, Actuary, Watkins, Ross, Waterfield & Baines, 402A Waters Bldg., Grand Rapids, Mich. 49503	ae 1976
LETSON, EDWARD W., Vice-President, Rael & Letson, One Embarcadero Center, San Francisco, Calif. 94111	1968
LETWIN, FRED G., F. S. A., Pension Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	e*1965
LEUBE, JOSEPH J., JR., Assistant Vice-President, Alexander & Alexander, Inc., 225 Public Ledger Bldg., Philadelphia, Pa. 19106	ae 1976
LEVENE, DAVID A., F. S. A., Actuary, Metropolitan Life Ins. Co., Melville, N. Y. 11746	1971
LEVENSON, MARTIN W., A. S. A., Senior Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	e 1966
LEVESQUE, CLAIRE E., Pension Consultant, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	ae 1977
LEVIN, HOWARD J., F. S. A., Consultant, Hewitt Associates, 120 S. Riverside Plaza, Chicago, Ill. 60606	e 1975
LEVIN, JOSEPH W., F. C. A. S., Actuary, Employers Reinsur. Corp., Kansas City, Mo. 64105	1969
LEVINE, KENNETH M., F. S. A., Director of Group Pensions, Mutual of New York, New York, N. Y. 10010	1977

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	Enrolled
LEVINSON, LOUIS, F.S.A., 106 Bronson Ter., Springfield, Mass. 01108	*1965
LE VITA, MAURICE H., F.C.A., A.S.A., Consulting Actuary, 2828 Connecticut Ave., N.W., Washington, D. C. 20008	*1965
LEVITSKY, CHARLES A., A.S.A., Second Vice-President, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1970
LEVY, GERALD A., F.S.A., Vice-President, North American Reassur. Co., New York, N. Y. 10017	e*1965
LEVY, THOMAS D., F.S.A., F.C.I.A., Senior Vice-President and Actuary, Martin E. Segal Co., Inc., 607 Boylston St., Boston, Mass. 02116	e 1970
LEW, EDWARD A., F.S.A., Consultant, 51 Mohegan Rd., Larchmont, N. Y. 10538	*1965
LEWIS, CLAIR A., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
LEWIS, HERMAN, F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
LEWIS, JAMES L., JR., F.S.A., Vice-President, Ins. Operations, Mutual Security Life Ins. Co., Fort Wayne, Ind. 46805	*1965
LEWIS, W. JAMES D., F.S.A., F.C.I.A., President, Canadian Operations, Prudential Ins. Co., Toronto, Ontario M5H 1B7	1971
LEWIS, WILLIAM E., F.S.A., Senior Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46802	*1965
LEWIS, WILLIAM H., F.S.A., Associate Actuary, Independent Life & Accident Ins. Co., Jacksonville, Fla. 32276	e*1965
LEWIS, WILLIAM H., JR., F.S.A., F.C.A., President, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75251	e 1969
LEWIS, WINTHROP T., A.S.A., 50 Ancient Way, Yarmouth Port, Mass. 02675	e 1966
LHAMON, FREDERIC T., F.S.A., Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1975
LIBBY, WILLIAM B., A.S.A., Secretary, Aetna Life & Casualty, Hartford, Conn. 06156	1971
LIBMAN, MICHAEL L., A.S.A., Principal, Kass, Germain & Co., 3570 Warrensville Center Rd., Shaker Heights, Ohio 44122	1971
LIDDLE, J. THOMAS, JR., F.S.A., F.C.I.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1966
LIEBERMAN, SHERMAN B., A.S.A., Assistant Actuary, Martin E. Segal Co., 57 Post St., San Francisco, Calif. 94104	ae 1976
LIKINS, ROBERT B., F.S.A., General Manager, Prudential Ins. Co., Minneapolis, Minn. 55440	1977
LILLY, GEORGE P., F.C.A., President, George P. Lilly & Co., Inc., 1100 W. Northwest Hwy., Mount Prospect, Ill. 60056	1966
LIN, CHE, F.S.A., President, William M. Mercer, Ltd., 1414-1417 Hutchison House, Central, Hong Kong	1970
LINCOLN, ARTHUR B., JR., F.S.A., Associate Actuary, National Life Ins. Co., Montpelier, Vt. 05602	*1965
LINCOLN, CHARLES G., II, A.S.A., Associate Systems Director, Travelers Ins. Co., Hartford, Conn. 06115	1966
LINDEN, JOHN R., F.C.A.S., Chief, Casualty Actuarial Div., Connecticut Ins. Dept., 165 Capitol Ave., Hartford, Conn. 06115	*1965
LINDER, JOSEPH, F.C.A.S., F.C.A., A.S.A., 25 Roosevelt Ter., Bayonne, N. J. 07002	*1965
LINDGREN, ROBERT E., A.S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	ae 1976
LINDSAY, BRUCE G., A.S.A., Senior Vice-President and Actuary, United Services Life Ins. Co., Washington, D. C. 20006	1966
LINDSAY, ROBERT L., F.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Mutual Life Ins. Co., New York, N. Y. 10019	e*1965
LINDSEY, ELWIN R., A.S.A., Secretary, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966
LINDSTROM, LAWRENCE A., F.S.A., Vice-President and Corporate Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	1974
LINE, RUSSELL A., F.S.A., Second Vice-President and Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215	1968

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LING, GEORGE S., JR., A. S. A., F. C. A., Vice-President and Secretary, Kruise, O'Connor & Ling, Inc., 1212 N.W. 12th Ave., Gainesville, Fla. 32601	Enrolled 1966
LINK, ROBERT F., F. S. A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
LINN, ELDON R., A. S. A., Associate Actuary, Acacia Mutual Life Ins. Co., Washington, D. C. 20001	1966
LINO, RICHARD, F. C. A. S., Actuary, Insurance Services Office, 160 Water St., New York, N. Y. 10038	*1965
LINQUANTI, AUGUST J., A. C. A. S., Assistant Actuary, Royal-Globe Ins. Cos., New York, N. Y. 10038	1968
LIPTAK, WALTER T., A. S. A., A. C. A., Vice-President and Actuary, Montgomery Ward Life Ins. Co., Chicago, Ill. 60603	e 1969
LIS, RAYMOND S., JR., A. C. A. S., Supervising Actuarial Analyst, The Travelers Ins. Co., Hartford, Conn. 06115	1977
LISCORD, PAUL S., F. C. A. S., Vice-President and Chief Actuary, Mass. Rating Bureau, 40 Broad St., Boston, Mass. 02109	*1965
LISLE, LOTTIE R. (Mrs.), F. C. A., A. S. A., Actuary, U. S. Social Security Admin., Baltimore, Md. 21235	e 1966
LISTER, JOHN J., Assistant Vice-President, William M. Mercer, Inc., 3 Parkway, Philadelphia, Pa. 19102	ae 1976
LITTLE, D. ALAN, F. S. A., F. C. A., Consulting Actuary, Milliman & Robertson, Inc., 251 S. Lake Ave., Pasadena, Calif. 91101	e 1966
LIU, JACK K., A. S. A., Senior Group Pension Consultant, Prudential Ins. Co., Los Angeles, Calif. 90054	e 1966
LIVELY, DAVID L., F. S. A., Associate Actuary, Aetna Life Ins. Co., Hartford, Conn. 06156	e 1966
LIVINGSTON, JAMES A., JR., F. S. A., Senior Vice-President, Liberty National Life Ins. Co., Birmingham, Ala. 35202	*1965
LIVSEY, FRANK, A. S. A., Hewitt Associates, P.O. Box 13, One First Canadian Pl., Toronto, Ontario M5X 1A9	e 1974
LLEWELLYN, DAVID, F. S. A., Sentry Life Ins. Co., Stevens Point, Wis. 54481	1970
LOADMAN, A. EARL, F. S. A., F. C. I. A., 126 Kingsway Ave., Winnipeg 9, Manitoba	1966
LO CICERO, JOSEPH A., Employee Benefit Consultant, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
LOCKHART, BENJAMIN F., Senior Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1970
LOCKWOOD, DONALD A., F. C. A., A. S. A., Senior Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N. Y. 10017	e*1965
LOEB, HAROLD A., A. S. A., Senior Consultant, Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles, Calif. 90010	ae 1976
LOEBER, RICHARD H., F. S. A., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
LOEFFEL, CARL L., F. S. A., Second Vice-President and Associate Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	1968
LOESER, WILLIAM R., Senior Pension Planning Analyst, Guardian Life Ins. Co., New York, N. Y. 10025	ae 1976
LOFFREE, JAMES A., F. S. A., Group Ins. Actuary, North American Life Assur. Co., Toronto, Ontario M5H 1R1	1976
LOFTIS, JOHN M., F. S. A., Vice-President and Actuary, Integon Life Ins. Corp., Winston-Salem, N. C. 27102	*1965
LOHSE, RUDOLPH M., F. S. A., President, Seal & Lohse, Inc., Consulting Actuaries, 1001 Franklin Ave., Garden City, N. Y. 11530	e*1965
LOME, ELINOR (Mrs.), Consultant, Becker Co., 26 Washington St., East Orange, N. J. 07017	ae 1976
LONERGAN, CLYDE G., F. S. A., Peat, Marwick and Partners, P.O. Box 31, Commerce Court West, Toronto, Ontario M5L 1B2	e 1966
LONERGAN, THOMAS T., F. S. A., Actuary, Meidinger & Assoc., Inc., 2400 Pershing Rd., Kansas City, Mo. 64108	e 1977
LONES, WILLIAM R., F. S. A., Actuary, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306	e*1965

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	Enrolled
LONG, LEON L., A. S. A., 3714 Cornell St., Des Moines, Iowa 50313	1966
LONG, ROBERT A., A. C. A., Consulting Actuary, 4500 N. Sewell, Oklahoma City, Okla. 73118	e 1966
LONGLEY-COOK, LAURENCE H., A. S. A., F. C. A. S., Hinsons Island, Bermuda	*1965
LONGMOORE, JOHN T., F. S. A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
LONGYEAR, GEORGE Y., A. S. A., Senior Actuarial Assistant, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1971
LOO, TSU-YI, F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	e 1969
LORD, SAMUEL H., F. S. A., Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1970
LORENZ, ALOIS J., Employee Benefit Plan Consultant, 230 S. Bemiston Ave., St. Louis, Mo. 63105	e 1971
LORING, DENIS W., F. S. A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1977
LOSK, NORMAN S., F. S. A., A. C. A., State Actuary, State of Washington, 109 Institution Bldg., Olympia, Wash. 98504	e 1972
LOUGHLIN, MARTIN J., F. S. A., Associate Group Actuary, Hartford Ins. Group, Hartford, Conn. 06115	1969
LOVEKAMP, GLEN H., A. S. A., Actuary, Country Life Ins. Co., Bloomington, Ill. 61701	e 1966
LOW, GEORGE D., A. S. A., Associate Actuary, Berkshire Life Ins. Co., Pittsfield, Mass. 01201	1966
LOWDEN, BEVERLY S. (Mrs.), F. S. A., Actuarial Director, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1968
LOWDEN, ROBERT D., F. S. A., Vice-President and Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
LOWE, ROBERT F., F. C. A. S., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1970
LOWRIE, WALTER B., F. S. A., Occidental Life Ins. Co., Gardena, Calif. 90249	1966
LUBIN, LAWRENCE, F. S. A., Senior Vice-President and Chief Actuary, Standard Security Life Ins. Co. of New York, New York, N. Y. 11542	1966
LUBLIN, LEON, A. C. A., Vice-President and Actuary, American Heritage Life Ins. Co., Jacksonville, Fla. 32202	e 1966
LUCKNER, WARREN R., F. S. A., Assistant Professor of Actuarial Science, University of Nebraska-Lincoln, Lincoln, Nebr. 68588	1977
LUK, PETER KIN-YU, F. S. A., Vice-President and Actuary, American International Assur. Co. Ltd., Hong Kong	1977
LUKAN, EDELBERT, Benefits Cost Advisor, Mobil Oil Corp., 150 E. 42nd St., New York, N. Y. 10017	ae 1976
LUKENS, JAYWOOD, F. S. A., 5545 Riviera Dr., Coral Gables, Fla. 33146	e*1965
LUMSDEN, WILLIAM F., F. S. A., F. C. A., F. C. I. A., Senior Vice-President, Meldinger & Assoc., Inc., 615 E. Michigan St., Milwaukee, Wis. 53202	e*1965
LUNBECK, ROBERT A., F. S. A., F. C. A., Actuary, The Wyatt Co., 1660 Suburban Station Bldg., Philadelphia, Pa. 19103	e*1965
LUND, ALLAN C., A. S. A., A. C. A., Pension Actuary, Deferred Compensation Administrators, Inc., 1845 Cargill Bldg., Minneapolis, Minn. 55402	e 1966
LUNDBERG, JAMES J., A. S. A., Director, Actuarial and Underwriting, Indiana Blue Cross & Blue Shield, 120 W. Market St., Indianapolis, Ind. 46204	1969
LUNDE, ORLEN E., F. S. A., Consulting Actuary, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	1970
LUNDQUIST, FRANKLIN L., A. S. A., Assistant Actuary, Central Life Assur. Co., Des Moines, Iowa 50306	1974
LUPEAN, EDWARD M., President, Edward M. Lupcan Co., 837 Oliver Bldg., Pittsburgh, Pa. 15222	ae 1977
LUTZ, HARRY S., F. S. A., William M. Mercer, Inc., 1200 First American Center, Nashville, Tenn. 37238	e 1974
LUTZ, LAUREN J., 103 Peck Ave., Syracuse, N. Y. 13206	*1965
LUTZ, WILLIS J., F. S. A., 4733 Mill Creek Rd., Dallas, Texas 75270	e*1965

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	Enrolled e 1970
LUZADER, RANDALL M., A.S.A., Consulting Actuary, Coopers & Lybrand, 100 Federal St., Boston, Mass. 02110	
LYLE, ROBERT A., F.S.A., Assistant Actuary-Financial Planning, Aid Assoc. for Lutherans, Appleton, Wis. 54919	1977
LYLE, ROBERT V., F.S.A., Assistant Vice-President-Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	1968
LYNAS, ROBERT H., M.C.A., Consultant, 1861 Royal Oaks Pl., E., Dunedin, Fla. 33528	1969
LYNCH, JOHN T., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 2101 L St., N.W., Washington, D. C. 20037	1976
LYNCH, JOSIAH M., JR., A.S.A., F.C.A., President, Joe Lynch & Co., 1651 Old Meadow Rd., McLean, Va. 22101	e 1966
LYNCH, MARK L., Field Services Manager, Pension Actuary Service, Connecticut General Ins. Co., Hartford, Conn. 06152	ae 1977
LYNCH, TIMOTHY J., F.S.A., Vice-President, Meidinger & Assoc., Inc., 2440 Grinstead Dr., Louisville, Ky. 40204	e 1972
LYNDE, HAROLD W., 236 C Marblehead Ln., Jamesburg, N. J. 08831	e 1966
LYON, DOROTHY M. (Miss), Actuarial Assistant, American United Life Ins. Co., Indianapolis, Ind. 46206	1966
LYONS, DANIEL J., F.S.A., F.C.A.S., 207 Renfrew Ave., Trenton, N. J. 08618	*1965
LYONS, FRANK J., F.C.A., Senior Vice-President, Kwasha Lipton, Englewood Cliffs, N. J. 07632	e 1967
LYONS, HAROLD V., F.S.A., Actuary, New York Life Ins. Co., 51 Madison Ave., New York, N. Y. 10010	e*1965
LYONS, HAROLD V., JR., F.S.A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	1976
LYONS, SAMUEL J., JR., A.S.A., Manager, Retirement Plans, Weyerhaeuser Co., Tacoma Wash. 98401	e 1971
LYSAK, MARY LOU, Senior Actuarial Assistant, Martin E. Segal Co., 230 N. Michigan Ave., Chicago, Ill. 60601	ae 1976
MABRY, FREDERICK C., F.S.A., M.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., 340 Interstate North, Atlanta, Ga. 30309	e 1969
MACARCHUK, JOHN, F.S.A., Second Vice-President and Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	*1965
MACAULAY, JOSEPH P., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1971
MAC DONALD, A. ROSS, F.S.A., F.C.I.A., Actuarial Vice-President, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	e 1967
MAC DONALD, COLIN D., F.S.A., Second Vice-President and Actuary, California-Western States Life Ins. Co., Sacramento, Calif. 95814	1970
MAC DONALD, DAVID D., A.S.A., 2103 Coronado Dr., S.E., Grand Rapids, Mich. 49508	1966
MAC DONALD, J. BRUCE, F.S.A., F.C.I.A., F.C.A., Vice-President, William M. Mercer, Ltd., 1505 Barrington St., Halifax, Nova Scotia B3J 3K5	e 1966
MAC DOUGALL, JOHN A., JR., F.S.A., F.C.A., Vice-President and Actuary, Edward H. Friend & Co., 1800 K St., N.W., Washington, D. C. 20006	e 1966
MAC GINNITIE, W. JAMES, F.S.A., F.C.A.S., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	*1965
MACINTYRE, NEIL W., F.S.A., Actuarial Branch, Internal Revenue Service, 1111 Constitution Ave., Washington, D. C. 20224	*1965
MACK, MERRILL J., F.S.A., Actuary, Liberty Life Assur. Co. of Boston, Boston, Mass. 02117	1966
MACKEN, DANIEL D., F.F.A.A., F.C.A., Consulting Actuary, 1900 First Ave., N. E., Cedar Rapids, Iowa 52402	e*1965
MAC KILLOP, DONALD K., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
MAC KINNON, MALCOLM D., F.S.A., Vice-President, Prudential Ins. Co., Newark, N. J. 07101	e*1965

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MAC KINNON, WILL D., F. S. A., 3000 Grand Ave., Des Moines, Iowa 50312	Enrolled
MAC KLIN, DONALD F., F. S. A., F. C. I. A., Actuary, Crown Life Ins. Co., Toronto, Ontario M2J 2B8	*1965 1976
MAC LAUGHLIN, BETTY K., Associate Chief Statistical Analyst, Travelers Ins. Co., Hartford, Conn. 06115	ae 1976
MAC LEAN, GEORGE A., F. S. A., 3 Farr Hill Dr., Westfield, Ind. 46074	*1965
MAC LEAN, JAMES F., F. S. A., Manager and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., 340 Interstate North, Atlanta, Ga. 30339	e*1965
MAC LENNAN, ALAN D., F. S. A., Group Insurance Underwriter Officer, Great-West Life Assur. Co., Winnipeg, Manitoba	e 1976
MAC LENNAN, ROBERT D., F. S. A., Senior Vice-President and Director, Financial Operations, National Life Ins. Co., Montpelier, Vt. 05602	*1965
MAC LEOD, D. RAE, F. S. A., F. C. I. A., Vice-President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E5	1971
MACOMBER, WILLIAM A., JR., F. S. A., Associate Actuary, Analysis Research and Development, Bankers Life and Casualty, Chicago, Ill. 60630	*1965
MAC PHAIL, JACK D., F. S. A., President, PHA Life Ins. Co., Portland, Oreg. 97205	e*1965
MACPHEE, MALCOLM T., JR., F. S. A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	e 1971
MAC RAE, EARL M., F. S. A., Consulting Actuary, 1307 Marian Ln., Newport Beach, Calif. 92660	*1965
MACTAS, LEONARD, F. S. A., F. C. I. A., F. C. A., President, Consulting Actuaries Div., Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e*1965
MAGALSKA, JAMES M., F. S. A., Consulting Actuary, Alexander & Alexander, Inc., Shelard Plaza, Minneapolis, Minn. 55440	1973
MAGLATHLIN, RALPH H., F. S. A., 44 Treeborough Dr., West Hartford, Conn. 06117	e*1965
MAGNUSON, EARL S., F. S. A., A. C. A., Actuary, Physicians Mutual Ins. Co., World Life Ins. Society, Omaha, Nebr. 68131	1966
MAGNUSSON, LYNN A., F. S. A., Associate Actuary, Benefit Trust Life Ins. Co., Chicago, Ill. 60626	ae 1976
MAGRATH, JOSEPH J., F. C. A. S., 3100 S. Ocean Blvd., Delray Beach, Fla. 33444	*1965
MAGUIRE, RALPH D., F. S. A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
MAGYAR, JOEL, F. S. A., Actuary, New York Life Ins. Co., 51 Madison Ave., New York, N. Y. 10010	1973
MAH, SUSAN E., Senior Actuarial Assistant, Martin E. Segal Co., Inc., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
MAHDER, JOHN, F. S. A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
MAHERN, EDWARD J., Assistant Actuary, Ebasco Services, Inc., 100 Church St., New York, N. Y. 10007	ae 1976
MAHONEY, MICHAEL J., F. S. A., Senior Vice-President, Woodward, Ryan, Sharp & Davis, Inc., 3 Park Ave., New York, N. Y. 10016	e 1971
MAHONEY, THOMAS F., A. C. A., Vice-President and Actuary, All American Life & Casualty Co., Chicago, Ill. 60631	1966
MAIDANICK, CHARLES L., A. S. A., A. F. A. A., F. C. A., Internal Revenue Service, 230 S. Dearborn St., Chicago, Ill. 60604	e 1966
MAIER, DONALD B., F. S. A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
MAINE, JAMES S., F. F. A. A., Vice-President and Actuary, Woodmen of the World Life Ins. Society, Omaha, Nebr. 68102	*1965
MAKGILL, STEPHEN S., F. C. A. S., President, Pennsylvania Compensation Rating Bureau, 1339 Chestnut St., Philadelphia, Pa. 19107	*1965
MALAMENT, DANIEL, A. S. A., 75 Henry St., Brooklyn, N. Y. 11201	e 1968
MALASKY, ARNOLD M., F. S. A., F. C. A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1969

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MALLIN, MITCHELL, Pension Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	Enrolled ae 1976
MALLORY, ROBERT L., JR., F. S. A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
MALLOY, THOMAS M., F. S. A., F. C. I. A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	e 1968
MALONEY, WILLIAM F., Frederick Assoc., 1600 N. Broadway, Santa Ana, Calif. 92708	ae 1976
MAMAKOS, EMMANUEL S., Consultant, 32 Elgin Ave., Apt. C2, Forest Park, Ill. 60130	ae 1976
MANCHESTER, KARL L., F. S. A., Executive Vice-President, Great Southern Life Ins. Co., Houston, Texas 77001	1966
MANDAT, ROLAND A., Consulting Actuary, Roland A. Mandat, Consulting Actuaries, Compass World Bldg., 900 E. Louisiana, Denver, Colo. 80210	1966
MANDEL, HARRY W., Actuarial Pension Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	ae 1977
MANDEVILLE, GRACE A. (Miss), F. C. A., 63 E. 9th St., New York, N. Y. 10003	1966
MANGAWANG, J. MICHAEL, Plan Administrator and Assistant Actuary Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104	ae 1977
MANNING, JAMES H., Chief, Division of Actuarial Services, Unemployment Ins. Service, 601 D St., N. W., Washington, D. C. 20213	1971
MANOUSOFF, JAMES, Associate Actuary, Seal & Lohse, Inc., 1001 Franklin Ave., Garden City, N. Y. 11530	ae 1976
MANSON, CLAIR S., F. S. A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 5750 W. 95th St., Overland Park, Kans. 66204	1966
MARAKAS, JOHN L., President, Nationwide Corp., Columbus, Ohio 43216	1966
MARCHESANI, PATRICIA A., Consultant, The Wyatt Co., 300 Montgomery St., San Francisco, Calif. 94104	ae 1976
MARCUS, JOHN J., F. S. A., Senior Vice-President, Prudential Ins. Co., Newark, N. J. 07101	*1965
MAREK, MARY LOU, Senior Statistical Analyst, Travelers Ins. Co., Hartford, Conn. 06103	ae 1976
MARGEL, LAWRENCE N., F. S. A., F. C. A., Vice-President, Towers, Perrin, Forster & Crosby, Inc., Centre Square West, 1500 Market St., Philadelphia, Pa. 19102	e*1965
MARGOLIN, MYRON H., F. S. A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	e*1965
MARGOLIS, DONALD R., A. C. A. S., P. O. Box 2758, Dallas, Texas 75221	1967
MARIETTI, ROGER N., F. C. A., Marietti & Meinhardt, 6350 Lyndon B. Johnson Fwy., Dallas, Texas 75240	e 1969
MARKEL, FRANK L., F. S. A., Actuary, General Board of Pensions, United Methodist Church, 1200 Davis St., Evanston, Ill. 60201	e 1972
MARKELL, ANDREW S., F. S. A., A. C. A. S., Vice-President, League Life Ins. Co., Detroit, Mich. 48235	*1965
MARKER, RICHARD L., A. S. A., Assistant Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1977
MARKEY, MILTON L., F. S. A., Vice-President and Actuary, Rockford Life Ins. Co., Rockford, Ill. 61101	1969
MARKS, ALENE M., A. F. A. A., Assistant Actuary, Royal Neighbors of America, Rock Island, Ill. 61201	1970
MARKUSFELD, HERSH A., F. S. A., Senior Vice-President, Fireman's Fund American Life Ins. Co., San Rafael, Calif. 94911	1976
MARONI, EDWARD W., A. S. A., F. C. A., Principal, Towers, Perrin, Forster & Crosby, Inc., 3400 Peachtree Rd., N. E., Atlanta, Ga. 30326	e 1966
MAROSEK, SHARON J., Supervisor, Actuarial Services, Connecticut General Life Ins. Co., Hartford, Conn. 06152	ae 1976
MARPLES, WILLIAM J., A. S. A., F. C. A., F. I. A., Consulting Actuary, 8361 Vickers St., Suite 302, San Diego, Calif. 92111	e*1965
MARRA, MARIO J., A. S. A., Staff Assistant, Mutual of New York, New York N. Y. 10019	ae 1976
MARSHALL, ERSTON L., F. S. A., 300 W. Peachtree St., Atlanta, Ga. 30308	*1965

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	Enrolled
MARSHALL, JACK A., F.S.A., General Director, Equity Products, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1968
MARSHALL, W. LYSLE, F.C.A., Consultant, The Wyatt Co., 733 Third Ave., New York, N. Y. 10017	e 1970
MARSHALL, WAYNE, Associate Manager, Prudential Ins. Co., Florham Park, N. J. 07932	ae 1976
MARTIN, DAVID A., F.S.A., Assistant Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1976
MARTIN, HENRY J., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
MARTIN, JOHN J., F.S.A., Assistant Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1970
MARTIN, JUDY L., Consulting Actuary, J.D.N., Inc., 690 Market, San Francisco, Calif. 94104	ae 1977
MARTIN, LESLIE R., F.S.A., 20 Birch Rd., West Hartford, Conn. 06107	*1965
MARTIN, LESLIE R., JR., F.S.A., Actuary, Group Div., Aetna Life & Casualty, Hartford, Conn. 06156	e*1965
MARTIN, NORMAN K., F.S.A., F.C.I.A., Vice-President and Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701	*1965
MARTIN, PAUL E., F.S.A., Chairman and Chief Executive Officer, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	*1965
MARTIN, RICHARD E., Actuary, 1580 Dellsway Rd., Baltimore, Md. 21204	ae 1976
MARTIN, ROBERT C., F.S.A., Second Vice-President, Data Processing, Home Life Ins. Co., New York, N. Y. 10007	*1965
MARTIN, RONALD J., A.S.A., 1405 St. Patrick St., Victor, British Columbia V8S 4Y5	1966
MARTINEAU, CLAUDE J., F.S.A., F.C.I.A., Actuary, Assumption Mutual Life Ins. Co., Moncton, New Brunswick E1C 8L1	1974
MARTINEAU, DONALD J., A.S.A., Assistant Secretary & Group Actuary, Gamble Alden Life Ins. Co., Minneapolis, Minn. 55416	1974
MARTINELLI, ROBERT O., F.S.A., Senior Vice-President and Chief Actuary, Pilot Life Ins. Co., Greensboro, N. C. 27420	*1965
MARWITZ, WERNER, Senior Actuary, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D. C. 20224	1970
MARX, RICHARD B., F.S.A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N. Y. 10019	*1965
MASECAR, ROLPH W., A.S.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1966
MASICA, JAMES G., A.S.A., Assistant Actuary, North American Life & Casualty, Minneapolis, Minn. 55403	1974
MASIELLO, ADELAIDE, Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
MASON, CRAIG T., Vice-President, McKee, Carter & Stewart, Inc., 1200 Milan St., Houston, Texas 77002	ae 1976
MASON, FLOYD D., F.S.A., Vice-President, Actuary, American Security Life Ins. Co., San Antonio, Texas 78298	1966
MASSEY, JOHN B., F.S.A., Partner, Meeks & Co., 921 Chatham Ln., Columbus, Ohio 43221	e*1965
MASSIDDA, WILLIAM R., President, Pension Assoc., Inc., 1243 Main St., Springfield, Mass. 01103	ae 1976
MAST, BOYD S., F.S.A., F.C.A., Vice-President and Consulting Actuary, William M. Mercer, 1430 Northstar Center, Minneapolis, Minn. 55402	e 1966
MAST, ROBERT P., F.S.A., The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1977
MASTERSON, NORTON E., F.C.A.S., Consulting Actuary, 1516 Clark St., Stevens Point, Wis. 54481	*1965
MASTERSON, WILLIAM E., JR., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1968
MATEJA, GLENN A., F.S.A., Vice-President, Continental Assur. Co., Chicago, Ill. 60685	e 1973
MATEJA, MICHAEL E., F.S.A., Actuary of Group Pension, Aetna Life & Casualty, Hartford, Conn. 06156	*1965

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MATHERS, RICHARD L., Vice-President, Waters, Parkerson & Co., Inc., Whitney Bank Bldg., New Orleans, La. 70130	Enrolled ae 1976
MATHIS, THOMAS A., International Dept., E. I. du Pont de Nemours & Co., 1007 Market St., Wilmington, Del. 19898	e 1971
MATHWICK, LLOYD F., A.C.A.S., Vice-President, Group Health & Life, Employers Ins. of Wausau, Wausau, Wis. 54401	1966
MATEODO, SIMONE, JR., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
MATTHEWS, ARTHUR N., 2412 Maiden Ln., Roanoke, Va. 24015	1966
MATULICH, EDWARD J., F.S.A., Assistant Vice-President and Group Actuary, Nationwide Corp., Columbus, Ohio 43216	1971
MATZ, J. EDWIN, F.S.A., President and Chief Operations Officer, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
MAUGHN, JAMES D., F.S.A., Vice-President and Actuary, Lincoln Liberty Life, Lincoln, Nebr. 68501	1976
MAULE, ROBERT G., F.S.A., Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1972
MAULL, ROBERT W., F.S.A., Associate Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101	e 1971
MAURER, JOHN A., F.S.A., Vice-President and Actuary, American National Ins. Co., Galveston, Texas 77550	1969
MAXON, ROBERT G., F.S.A., Vice-President, Aetna Life & Casualty, Hartford, Conn. 06156	1969
MAY, ROBERT M., F.S.A., M.C.A., Consulting Actuary, Rudd & Wisdom, 402 Perry-Brooks Bldg., Austin, Texas 78701	e 1969
MAYNARD, JOHN C., F.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Canada Life Assur. Co., Toronto, Ontario M5G 1R8	1966
MAYO, GEORGE F. M., A.S.A., F.C.I.A., F.I.A., Group Vice-President, National Life Assur. Co., Toronto, Ontario M5G 1Y7	c 1968
MAYS, WALTER J., A.S.A., Associate Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	1966
MAZANEC, DONALD R., Consultant, A. S. Hansen, Inc., 633 17th St., Denver, Colo. 80202	ae 1976
MC ALLISTER, JERRY R., F.S.A., Second Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	e 1966
MC ALLISTER, JOSEPH P., F.S.A., Partner, Bryan, Pendleton, Swats & McAllister, 4205 Hillsboro Rd., Suite A200, Nashville, Tenn. 37215	e*1965
MC AULAY, ARCHIBALD H., F.S.A., Management Consultant, P.O. Box 113, Ardsley on Hudson, N. Y. 10503	*1965
MC BRIERTY, HARRY J., JR., Consultant, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
MC CAFFREY, OWEN P., JR., F.C.A., F.S.A., Actuary, The Wyatt Co., Suite 5600, Sears Tower, 233 S. Wacker Dr., Chicago, Ill. 60606	1966
MC CALL, THOMAS R., M.C.A., Principal, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	e 1966
MC CALLUM, ALEXANDER C., F.S.A., F.C.I.A., Vice-President, Alcan Fiduciaries, Ltd., One Place Ville Marie, Montreal, Quebec H3B 3Y1	e 1967
MC CALLUM, WILLIAM T., F.S.A., F.C.I.A., Marketing Officer, Great-West Life Assur. Co., Denver, Colo. 80202	e 1975
MC CARTER, WILLIAM C., F.S.A., 6504 Calle Candela, N.W., Albuquerque, N. Mex. 87107	*1965
MC CARTHY, DANIEL J., JR., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
MC CARTHY, DENIS J., Actuary, Employee Benefit Plans Consultant, Monadnock Bldg., 681 Market St., San Francisco, Calif. 94105	e 1967
MC CARTHY, JOHN T., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
MC CARTHY, WILLIAM J., F.S.A., Assistant Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	1974
MC CARTY, ROBERT W., F.S.A., Executive Vice-President and Chief Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054	e*1965

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	Enrolled
MC CAW, DANIEL L., F.S.A., Consulting Actuary, William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M5C 1A2	1976
MC CLELLAND, JOHN R., F.S.A., Vice-President and Actuary, Continental American Life Ins. Co., Wilmington, Del. 19899	1970
MC CLENAHAN, CHARLES L., F.C.A.S., Associate Actuary, Continental Assur. Co., Chicago, Ill. 60685	1974
MC CLINTOCK, HENRY L., A.S.A., Overlook Cir., Tryon, N. C. 28782	1966
MC CLURE, RICHARD D., F.C.A.S., Assistant Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049	*1965
MC CLUSKEY, PETER V., A.S.A., Touche, Ross, Stennes & Co., 1633 Broadway, New York, N. Y. 10019	ae 1976
MC COLLUM, HAROLD L., A.S.A., Senior Vice-President and Actuary, National Travelers Life Co., Des Moines, Iowa 50308	e 1966
MC COMB, THOMAS M., F.C.A., P.O. Box 48, Fort Collins, Colo. 80521	e 1970
MC COMBS, ALLAN B., F.S.A., F.C.I.A., Rt. 1, Box 172, Libertyville, Ill. 60048	*1965
MC CONNELL, DAVID B., Consultant, The Wyatt Co., 21241 Ventura Blvd., Woodland Hills, Calif. 91364	e 1976
MC CONNEY, GERALD E., A.S.A., F.C.A., Principal, Coopers & Lybrand, 555 S. Flower St., Los Angeles, Calif. 90071	e 1966
MC CORD, DAVID R., F.S.A., Vice-President and Actuary, Farmers New World Life Ins. Co., Mercer Island, Wash. 98040	1966
MC CORKLE, ROBERT A., F.S.A., 3500 Downing Ave., Glendale, Calif. 91208	e*1965
MC CORMICK, W. GLENN, F.S.A., Actuarial Director, Individual Pensions, Prudential Ins. Co., Fort Washington, Pa. 19034	*1965
MC COY, GLEN E., A.S.A., Actuarial Administrator, Bankers Life Nebraska, Lincoln, Nebr. 68501	1971
MC COY, JOHN S., F.S.A., A.C.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
MC CRACKEN, LESTER R., A.S.A., Associate Actuary, The Wyatt Co., 1050 17th St., N.W., Washington, D. C. 20036	1970
MC CROSSON, THOMAS A., JR., F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e 1975
MC DEVITT, JAMES F., F.S.A., Second Vice-President and Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1974
MC DIARMID, FERGUS J., F.S.A., 3455 S. Washington Rd., Fort Wayne, Ind. 46804	*1965
MC DONALD, ANGUS L., 1113 Robert E. Lee Rd., Austin, Texas 78704	1970
MC DONALD, CHARLES, A.C.A.S., Vice-President, Employers' Ins. of Texas, Dallas, Texas 75221	1969
MC DONALD, G. R., F.S.A., Group Pensions Officer, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	e 1975
MC DONALD, MILTON G., A.C.A.S., Chief Actuary, Massachusetts Ins. Dept., 100 Cambridge St., Boston, Mass. 02202	1966
MC DONALD, WOODROW H., JR., F.S.A., Assistant Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141	1977
MC DONNELL, JAMES R., F.S.A., 1530 Palisade Ave., Fort Lee, N. J. 07024	*1965
MC DONNELL, WILLIAM J., A.S.A., Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	e 1966
MC DONOUGH, ROBERT M., F.S.A., Second Vice-President and Associate Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	e 1973
MC ELHANEY, STEPHEN T., F.S.A., A.C.A., Associate Actuary, Cowan Actuarial Co., Cincinnati, Ohio 45202	1975
MC ENEANEY, RAYMOND J., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1970
MC FARLAND, HUGH J., F.S.A., Midwestern United Life Ins. Co., Fort Wayne, Ind. 46804	1971
MC FARLANE, A. DAVID, F.S.A., Actuary, Anglo-Permanent Corporate Holdings, Ltd., 255 Davenport Rd., Toronto, Ontario M5R 1K2	1974
MC FARLANE, J. DONALD, F.S.A., F.C.I.A., Vice-President, Insurance Operations and Actuary, Northern Life Assur. Co., London, Ontario N6A 4G3	1967

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

MC GARRITY, EDWARD C., Manager, Mobil Oil Corp., 150 E. 42nd St., New York, N. Y. 10017	Enrolled ae 1976
MC GARRY, JAMES E., F.C.A., Vice-President, A. S. Hansen, Inc., First International Bldg., 1201 Elm St., Dallas, Texas 75270	e 1967
MC GINN, DANIEL F., F.C.I.A., F.S.A., F.C.A., President, Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles, Calif. 90015	e*1965
MC GRATH, FRANKLYN J., A.S.A., Vice-President, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	ae 1976
MC GUINNESS, MICHAEL B., F.S.A., F.C.I.A., Actuarial Vice-President, National Life Assur. Co., Toronto, Ontario M5G 1Y7	1976
MC HUGH, ROBERT C., Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	ae 1976
MC INALLY, LOIA D., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1967
MC INTOSH, KENNETH L., A.C.A.S., Property & Casualty Actuary, Arkansas Ins. Dept., University Towers Bldg., Little Rock, Ark. 72204	1966
MC INTYRE, JAMES C., F.S.A., Vice-President and Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	e*1965
MC INTYRE, JANE (Miss), Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1967
MC ISAAC, DONALD A., F.S.A., F.C.I.A., Chief, Registration and Analysis, Life Ins. Division, Dept. of Ins., Ottawa, Ontario K1A 0H2	1972
MC KEARNEY, LAWRENCE J., JR., F.C.A., Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1969
MC KEE, DONALD R., Actuary, United American Ins. Co., Dallas, Texas 75205	1966
MC KEE, JOHN W., III, F.S.A., Vice-President and Actuary, Horace Mann Life Ins. Co., Springfield, Ill. 62715	1973
MC KEE, WILLIAM W., Vice-President and Actuary, J.R. Parsons, Inc., 24481 Detroit Rd., Westlake, Ohio 44145	ae 1976
MC KELVEY, CHANDLER L., F.S.A., Executive Vice-President, Sentry Life Ins. Co., Stevens Point, Wis. 54481	e*1965
MC KENZIE, CHARLES W., Assistant Actuary, Meidinger & Assoc., Inc., 20 N. Wacker Dr., Chicago, Ill. 60606	ae 1976
MC KINNIE, W. DAVID, III, F.S.A., Principal, Towers, Perrin, Forster & Crosby, 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1977
MC KINNON, DONALD G., F.S.A., Assistant Vice-President and Actuary, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	1976
MC KOSKEY, JEROME J., F.S.A., President, Inter-Regional Actuarial Assoc., Inc., 100 Dain Tower, Minneapolis, Minn. 55402	e 1972
MC KUSICK, DAVID R., F.S.A., Director of Health Insurance Studies, Social Security Administration, 6401 Security Blvd., Woodlawn, Md. 21235	1976
MC LAUGHLIN, JOHN G., JR., F.S.A., Consulting Actuary, 29 N. Wacker Dr., Chicago, Ill. 60606	e*1965
MC LAUGHLIN, STEPHEN P., F.S.A., Tillinghast, Nelson & Warren, Inc., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1977
MC LAUGHLIN, WALTER J., F.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
MC LEAN, DAVID P., F.S.A., Vice-President, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139	e 1966
MC LEAN, GEORGE E., F.C.A.S., Vice-President, Massachusetts Blue Cross, Inc., 100 Summer St., Boston, Mass. 02106	*1965
MC LEOD, CHARLES C., F.S.A., F.C.I.A., Assistant Vice President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E5	1975
MC LEOD, CHARLES N., Pension Actuary, National Assoc. Inc. of Washington, Plaza 600 Bldg., Suite 1620, Seattle, Wash. 98101	ae 1977
MC LEOD, HUGH, F.S.A., F.C.I.A., 176 Strathecona Dr., Town of Mount Royal, Montreal, Quebec H3R 1E5	1968

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	Enrolled
MC MAHON, CHARLES W., F.S.A., Senior Vice-President and Chief Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201	*1965
MC MAHON, DONALD P., A.S.A., Principal Actuary, New York State Ins. Dept., 2 World Trade Center, New York, N. Y. 10047	1971
MC MAHON, MARGARET S. (Mrs.), M.C.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1967
MC MANUS, JOHN F., A.S.A., Senior Vice-President, All American Life and Casualty, Chicago, Ill. 60631	e 1966
MC MILLEN, ROBERT H., F.S.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	*1965
MC MURRICH, ARTHUR R., F.S.A., Associate Group Actuary, Sun Life Assur. Co. of Canada, Wellesley Hills, Mass. 02181	1975
MC NAMARA, DANIEL J., F.C.A.S., (Past President), President, Insurance Services Office, Two World Trade Center, New York, N. Y. 10048	*1965
MC NAMARA, GEORGE F., F.S.A., North Harbor Dr., Sag Harbor, N. Y. 11963	*1965
MC NEILL, RICHARD W., F.S.A., Group Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	1976
MC PHERSON, DAVID E., F.S.A., F.C.I.A., Vice-President and Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	e 1972
MC QUEEN, ROBERT C., F.S.A., Senior Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e*1965
MC REYNOLDS, D. KARL, F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
MC VITY, LEONARD H., F.S.A., F.C.I.A., Tillinghast, Nelson & Warren, Inc., 98 Cutter Mill Rd., Great Neck, N. Y. 10011	*1965
MEAD, DAVID L., President, D.L. Mead & Assoc., Inc., 2820 N. Washington Blvd., Arlington, Va. 22201	ae 1976
MEENAGHAN, JAMES J., F.C.A.S., Senior Vice-President and Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94118	*1965
MEIER, CARL E., F.S.A., Assistant Vice-President and Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	1972
MEINHARDT, J. DAVID, Marietti & Meinhardt, 6350 Lyndon B. Johnson Fwy., Dallas, Texas 75240	ae 1976
MEISNER, GORDON R., President, Gordon Meisner & Co., 24301 Northwestern Hwy., Southfield, Mich. 48075	ae 1976
MELLMAN, RICHARD J., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
MELNIKOFF, MEYER, F.S.A., Senior Vice-President and Actuary, Prudential Ins. Co., Newark, N. J. 07101	e*1965
MENDELSON, MARK C., F.S.A., Associate Actuary, INA Life Ins. Co., Philadelphia, Pa. 19101	1975
MENGE, CARLTON H., Consultant, Atlas Life Ins. Co., Tulsa, Okla. 74102	*1965
MENGE, WALTER O., F.S.A., Honorary Chairman, Lincoln National Life Ins. Co., 200 Beach Rd., Tequesta, Fla. 33458	*1965
MENKES, DOUGLAS A.B., F.S.A., Vice-President and Associate Actuary, American Bankers Life Assur. Co., Miami, Fla. 33131	1977
MENKING, GEORGE D., F.S.A., A.C.A., A.F.A.A., Consulting Actuary, Coopers & Lybrand, 5000 First International Bldg., Dallas, Texas 75270	e*1965
MENSCH, ROBERT D., Consultant, A. S. Hansen, Inc., 5401 W. Kennedy Blvd., Tampa, Fla. 33690	ae 1976
MENZEL, HENRY W., F.C.A.S., Vice-President, Insurance Services Office, 2 World Trade Center, New York, N. Y. 10048	*1965
MEREDITH, ROBERT A., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
MERRIAM, WALTER A., F.S.A., RD 1, Box 163, Chester, N. Y. 10918	*1965
MERRIMAN, PATRICIA E., Partner, Bacon & Woodrow, Empire House, St. Martin's-leGrand, London EC1A 4ED, England	ae 1976
MERRIMAN, ROBERT, F.C.A., F.F.A.A., 400 N. Federal Hwy., Deerfield Beach, Fla. 33441	*1965
MERRITT, ROBERT, F.S.A., 1936 Main St., Glastonbury, Conn. 06033	e*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

# Membership

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	Enrolled
MERRITT, ROBERT G., Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60608	e 1970
METHVEN, ROBERT J., Consultant and Manager, The Wyatt Co., 259 Whooping Loop Ln., Altamonte Springs, Fla. 32701	ae 1976
METZNER, CLAUS S., F.S.A., Actuarial Assistant, Aetna Life & Casualty, Hartford, Conn. 06156	1977
METZNER, EDWIN P., A.S.A., Vice-President, Life Ins. Co. of North America, Philadelphia, Pa. 19101	e 1971
MEYER, WILLIAM C., JR., Associate Group Actuary, United Life and Accident Ins. Co., Concord, N. H. 03301	e 1970
MEYERS, RONALD, President, R & R Actuarial Consultants, Inc., 33 W. Hawthorne Ave., Valley Stream, N. Y. 11580	ae 1976
MEYERSON, HYMAN, State Insurance Fund Actuary, State Ins. Fund, 199 Church St., New York, N. Y. 10007	1966
MIBUS, SIDNEY A., A.S.A., A.F.A.A., Associate Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403	1968
MICHALCIK, JOSEPH, F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1971
MIDDLETON, RAYMOND L., Consultant & Actuary, Benefit Research & Planning Services, 209 Long Lane, Upper Darby, Pa. 19082	ae 1976
MIDDLETON, RICHARD A., F.S.A., Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1974
MIDGLEY, KEITH, F.S.A., Actuary, Surety Life Ins. Co., Salt Lake City, Utah 84125	1973
MIKULA, SHARON B., A.S.A., Actuarial Unit Manager, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	ae 1976
MILER, LADDIE, A.C.A., 2420 S. 58th Ave., Cicero, Ill. 60650	1971
MILES, DUKE, A.S.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	ae 1976
MILLAR, BARCLAY L., Consultant, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	ae 1976
MILLER, DAVID L., A.C.A.S., Associate Actuary, Commercial Union Assur. Cos., Boston, Mass. 02108	1977
MILLER, GEORGE H., RFD 2, Woodstock, Vt. 05091	1966
MILLER, ISAAC, 4300 W. Lake Ave., Glenview, Ill. 60025	ae 1976
MILLER, JAMES R., F.S.A., Consulting Actuary, Stennes & Associates Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	1976
MILLER, JIMMY J., F.S.A., Second Vice-President, Director of Marketing Research, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202	1975
MILLER, JOHN HAMILTON, F.S.A., Assistant Vice-President, William M. Mercer, Three Embarcadero Center, San Francisco, Calif. 94104	e 1969
MILLER, JOHN HAYNES, F.S.A., F.C.A.S., (Past-President), Consulting Actuary, 451 Russell Ave., Suffield, Conn. 06078	e 1965
MILLER, JULIAN M., F.S.A., 118 Cedar Ln., Teaneck, N. J. 07666	*1965
MILLER, LAWRENCE A., A.S.A., Actuarial Associate, Union Mutual Life Ins. Co., Portland, Maine 04112	1971
MILLER, LYNN C., F.S.A., Vice-President, Life Ins. Co. of Calif., La Jolla, Calif. 92038	1972
MILLER, MARDEN, President, Republic National Life Ins. Co., Dallas, Texas 75204	1969
MILLER, MICHAEL J., A.C.A.S., Actuary III, State Farm Mutual Ins. Co., Bloomington, Ill. 61701	1975
MILLER, MORTON D., F.S.A., (Past-President), Vice-Chairman of the Board, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
MILLER, NICHOLAS F., JR., F.C.A.S., Assistant Vice-President, Planning Department, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
MILLER, ORVILLE H., A.S.A., Consulting Actuary, 4633 North Central Expy., Dallas, Texas 75205	1969
MILLER, PAUL V., Vice-President and Actuary, Employers Reins. Corp., Kansas City, Mo. 64105	1966

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MILLER, PHILIP D., Assistant Vice-President, Insurance Services Office, Two World Trade Center, New York, N. Y. 10038	Enrolled 1975
MILLER, PHYLLIS R., Century Plan Administrators, Inc., 15910 Ventura Blvd., Suite 925, Encino, Calif. 91436	ae 1976
MILLER, RICHARD L., F. S. A., 9134 Beauclerc Circle West, Jacksonville, Fla. 32217	*1965
MILLER, RICHARD S., F. S. A., Senior Vice-President and Chief Actuary, Southwestern Life Ins. Co., Dallas, Texas 75221	e*1965
MILLER, ROBERT A., III, F. S. A., Vice-President and Corporate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
MILLER, WALTER N., F. S. A., F. C. I. A., Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
MILLER, WILBUR E., A. C. A., Vice-President, McCready & Keene, Inc., 6535 E. 82nd St., Indianapolis, Ind. 46250	1966
MILLER, WILLIAM M., Senior Actuary, Laiken, Siegel & Co., 400 Park Ave., New York, N. Y. 10022	ae 1976
MILLERD, JOHN N., Pension Actuary, 18231 Santa Joanana, Fountain Valley, Calif. 92708	e 1971
MILLERING, WILLIAM L., F. S. A., Second Vice-President and Group Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	1966
MILLMAN, GERALD M., F. S. A., Assistant Actuary, Mutual of New York, New York, N. Y. 10019	ae 1976
MILLMAN, RUSSELL L., A. S. A., Vice-President and Actuary, Johnson & Higgins of Ohio, Inc., 1530 Hanna Bldg., Cleveland, Ohio 44115	e 1966
MILLS, JOHN A., F. C. A. S., Point Placid, Reeds Spring, Mo. 65737	*1965
MILLS, RICHARD J., F. C. A. S., Associate Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049	*1965
MILLS, ROBERT P., JR., F. S. A., Assistant Actuary, State Mutual of America, Worcester, Mass. 01605	1977
MILLWARD, DAVID M. W., F. S. A., M. C. A., Manager, Peat, Marwick, Mitchell & Co., One Gateway Plaza, Newark, N. J. 07102	e 1969
MILLYARD, DAVID M., F. S. A., F. C. I. A., Administrative Vice-President, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1967
MILTON, THOMAS F., F. S. A., A. C. A., Vice-President and Chief Actuary, Tolley International Corp., 3901 N. Meridian, Indianapolis, Ind. 46208	e*1965
MIMS, HORNSBY, A. F. A. A., A. C. A., President, Treasurer and Actuary, Equitable Reserve Assn., P. O. Box 448, Neenah, Wis. 54956	e 1966
MINCK, RICHARD V., F. S. A., Vice-President and Chief Actuary, American Council of Life Ins., 1850 K St., N.W., Washington, D. C. 20006	1966
MINCKS, W. WALTER, F. S. A., 4820 L East Fort Lowell Rd., Tucson, Ariz. 85712	*1965
MINOR, NORMAN R., A. S. A., Vice-President, Johnson & Higgins, 101 S. Wacker Dr., Chicago, Ill. 60606	e 1966
MIRASKI, THEODORE J., Actuarial Consultant, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
MIRAVITE, FELICIANO F., F. C. A., President and Actuary, Feliciano F. Miravite, Inc., 309 Sarmiento Bldg., Ayala Ave., CC P. O. Box 656, Makati, Rizal 3117, Philippines	e 1970
MIRE, RANDALL P., F. S. A., Tillinghast, Nelson & Warren, Inc., IBM Bldg., 815 S. Main St., Jacksonville, Fla. 32207	1972
MITCHELL, GEORGE T., F. S. A., Second Vice-President and Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215	e 1969
MITCHELL, JAMES A., JR., F. S. A., Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1969
MITCHELL, LAWRENCE, F. S. A., F. C. A., President, Lawrence Mitchell & Assoc., Inc., 12160 Victory Blvd., North Hollywood, Calif. 91606	e*1965
MITCHEM, KENNETH D., F. S. A., Vice-President, Personal Life Ins., Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
MODAI, JACQUES C., A. S. A., Manager, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e 1971
MODEL, GEORGE D., F. S. A., Assistant Actuary, New York Life Ins. Co., New York, N. Y. 10010	1977

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	Enrolled
MOELLER, PETER H., F.S.A., Vice-President, Insurance, Mutual Benefit Life Ins. Co., Kansas City, Mo. 64141	e 1970
MOHL, FREDERIC J., F.C.A.S., Actuarial Officer, St. Paul Fire & Marine Ins. Co., St. Paul, Minn. 55102	1977
MOHNBLATT, ARNOLD S., F.C.A.S., Assistant Vice-President and Associate Actuary, Crum & Forster Ins. Co., Morristown, N. J. 07960	1966
MOHON, BERYL S., Actuarial Senior, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	ae 1976
MOILIN, TILMAR A., F.S.A., 3924 New York Ave., Des Moines, Iowa 50323	*1965
MOKROS, BERTRAM F., A.C.A.S., Underwriting Research Manager, Allstate Ins. Co., Menlo Park, Calif. 94025	1966
MOLINAR, JOHN L., F.S.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1976
MONNIN, GARY P., F.S.A., Assistant Actuary, Great Southern Life Ins. Co., Houston, Texas 77001	1977
MONROE, CHARLES F., A.S.A., F.C.A., Monroe & Assoc., 19454 James Couzens, Detroit, Mich. 48235	e 1967
MONSKY, MORRIS, F.S.A., 71-36 110th St., Forest Hills, New York, N. Y. 11375	*1965
MONTAGUE, THEODORE L., III, F.S.A., Associate Actuary, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1973
MONTENEGRO, JOSE C., Berkshire Life Ins. Co., Pittsfield, Mass. 01201	ae 1976
MONTGOMERY, JAMES R., III, Principal Actuary, District of Columbia Dept. of Ins., Washington, D. C. 20001	1970
MONTGOMERY, JOHN O., F.S.A., Chief Actuary and Deputy Insurance Commissioner, State of California Ins. Dept., Los Angeles, Calif. 90005	1966
MONTGOMERY, PAUL V., F.S.A., F.C.A., Adolphus Tower, Dallas, Texas 75202	*1965
MOODY, RICHARD L., F.S.A., Consultant, Hewitt Associates, 102 Wilmet Rd., Deerfield, Ill. 60015	e 1972
MOODY, WILLIAM E., A.S.A., F.C.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1967
MOON, ROGER S., F.S.A., Actuary, Cuna Mutual Ins. Society, Madison, Wis. 53705	1977
MOORE, BRUCE D., F.S.A., A.C.A.S., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1977
MOORE, BURTON E., F.C.A., Vice-President and Actuary, Atlantic Coast Life Ins. Co., Charleston, S. C. 29402	*1965
MOORE, CHARLES P., A.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	e 1966
MOORE, GENE C., F.S.A., 1040 Ridge Tarn, N.E., Atlanta, Ga. 30338	e*1965
MOORE, GEORGE E., JR., F.S.A., F.C.I.A., Associate Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23261	e*1965
MOORE, JAMES E., A.C.A.S., Associate Director, Travelers Ins. Co., Hartford, Conn. 06115	1972
MOORE, JAMES W., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Embarcadero Center, San Francisco, Calif. 94111	e 1967
MOORE, JOHN B., F.S.A., F.C.A., Vice-President and Actuary, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e*1965
MOORE, PAUL C., Actuarial Consultant, 3747 Townsend Dr., Dallas, Texas 75229	1966
MOORE, PHILLIP S., Assistant Actuary, John Deere Ins. Co., Moline, Ill. 61265	1975
MOORE, ROBERT R., F.S.A., Second Vice-President and Group Actuary, Home Life Ins. Co., New York, N. Y. 10007	*1965
MOORE, RONALD C., A.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
MOORE, WILLIAM T., F.S.A., Senior Consulting Actuary, Peat, Marwick & Partners, P. O. Box 31, Commerce Ct. W., Toronto, Ontario M5N 1B2	e 1976
MOORHEAD, ERNEST J., F.S.A., (Past President), 2594 Woodberry Dr., Winston-Salem, N. C. 27106	e*1965
MORAN, EDWARD G., Director, 4777 Jackson Rd., Cincinnati, Ohio 45245	ae 1976

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MORAN, JOSEPH W., F. S. A., Vice-President and Group Actuary, New York Life Ins. Co., New York, N. Y. 10010	Enrolled *1965
MORAZAIN, PIERRE, F. S. A., President, Pierre Morazain & Assoc., Inc., 451 St. Sulpice, Montreal, Quebec H2Y 2V8	1974
MORDORSKI, DAVID M., F. S. A., Vice-President and Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1972
MORGAN, HARRY D., F. S. A., F. C. A., Actuary, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e*1965
MORGAN, JACK L., A. S. A., Vice-President and Actuary, United Farm Bureau Family Life Ins. Co., Indianapolis, Ind. 46204	1973
MORGAN, MADISON C., JR., Insurance Benefits Representative, Bethlehem Steel Corp., Martin Tower, Room 526, Bethlehem, Pa. 18016	ae 1976
MORGAN, MICHAEL W., F. S. A., A. C. A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 4900 Veterans Blvd., Metairie, La. 70002	1977
MORISON, GEORGE D., F. C. A. S., President, New York Compensation Insurance Rating Bd., 200 E. 42nd St., New York, N. Y. 10017	*1965
MORRIS, DENNIS M., A. S. A., Associate Actuary, The Wyatt Co., 6610 Harwin, Houston, Texas 77036	ae 1976
MORRIS, DORIS N. (Mrs.), Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N. Y. 10007	1967
MORRIS, H. TODD, F. S. A., 7215 Starcliff Ave., N. W., North Canton, Ohio 44720	1969
MORRIS, ROBERT E., F. F. A. A., Chairman of the Board, Emeritus, Maccabees Mutual Life Ins. Co., 434 Hendire Blvd., Royal Oak, Mich. 48067	*1965
MORRIS, WILLIAM O., F. S. A., 112 Ninth St., Wilmette, Ill. 60091	*1965
MORRISON, DAVID E., F. S. A., Director, Individual Actuarial, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1977
MORRISON, GARY C., Actuarial and Pension Consultant, William M. Mercer, 1515 Northwestern Bank Bldg., Minneapolis, Minn. 55402	ae 1976
MORRISON, HENRY P., F. S. A., 1050-B Higgins Rd., Park Ridge, Ill. 60068	*1965
MORRISON, JOHN D., F. S. A., Corporate Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	*1965
MORRISON, REX A., F. S. A., Assistant Vice-President, William M. Mercer, Inc., 3340 Peachtree Rd., Atlanta, Ga. 30326	e 1976
MORRISON, THOMAS B., F. S. A., F. C. I. A., 115 Antibes Dr., Willowdale, Ontario M2R 2Y9	1966
MORRISSEY, MARLIES S. (Mrs.), F. S. A., Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	e*1965
MORROW, FRED C., A. S. A., Senior Vice-President, Reinsurance Occidental Life Ins. Co., Los Angeles, Calif. 90020	1969
MORROW, WILLIAM P., JR., F. S. A., Vice-President and Actuary, Liberty Life Ins. Co., Greenville, S. C. 29602	1966
MORSE, PETER F., F. S. A., Consulting Actuary, Paterson, Cook, Ltd., 409 Granville St., Vancouver, British Columbia V6C 1T2	e 1977
MORSE, RICHARD H., F. S. A., 36 Holly Point Rd., Centerville, Mass. 02632	*1965
MORSS, FRANKLIN C., JR., F. C. A., President, American Transit Ins. Co., New York, N. Y. 10001	*1965
MORTENSEN, JAMES M., F. S. A., Vice-President and Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64111	e*1965
MORTENSEN, JAMES MICHAEL, Vice-President, Administration and Underwriting, Great American Life Ins. Co., Los Angeles, Calif. 90030	1970
MORTON, ALTON P., F. S. A., 281 West End Rd., South Orange, N. J. 07079	*1965
MORTON, E. JAMES, F. S. A., Executive Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
MOSCOVITCH, NATHAN A., F. S. A., F. C. A., F. F. A. A., F. C. I. A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606	e*1965
MOSELEY, JACK, F. C. A. S., Executive Vice-President, United States Fidelity & Guaranty Co., Baltimore, Md. 21203	*1965
MOSESSON, ZEHMAN I., F. S. A., 1403-B Troy Towers, Bloomfield, N. J. 07003	*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

MOSKOWITZ, JOSEPH, A.S.A., Senior Actuarial Manager, A.S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017	Enrolled ae 1976
MOSKOWITZ, LESTER, F.S.A., A.C.A., Vice-President and Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201	e*1965
MOSS, ROBERT G., F.S.A., A.C.A.S., 11 E. Orange Grove Rd., Tucson, Ariz. 85704	e*1965
MOTHERAL, ANNIE M. (Mrs.), F.S.A., Buena Vista Nursing Home, Rt. 2, Box 17, Colville, Wash. 99114	*1965
MOULTON, HAROLD B., F.S.A., Director, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
MOUTON, GLENN F., F.S.A., Consulting Actuary, Wakely & Assoc., Inc., 1467 Bellair Rd., Clearwater, Fla. 33516	1975
MOWER, PHILIP C., Assistant Vice-President, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
MOYER, ROSS E., F.S.A., 2209 St. Joe Center Rd., Fort Wayne, Ind. 46825	*1965
MOYSE, JOHN S., F.S.A., Vice-President, Capital Holding Corp., Louisville, Ky. 40232	*1965
MUDGE, WILLIAM S., A.C.A., Actuary, National Farmers Union Life Ins. Co., Denver, Colo. 80201	1969
MUDRY, MICHAEL, F.S.A., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
MUELLER, RUSSELL J., F.S.A., Actuary and Minority Legislative Associate, U. S. House of Representatives, 112 Cannon House Office, Washington, D. C. 20515	e 1972
MUETTERTES, JOHN H., F.C.A.S., Vice-President, Insurance Services Office, 160 Water St., New York, N. Y. 10038	*1965
MUIR, JOSEPH M., A.C.A.S., 757 S.W. Second St., Boca Raton, Fla. 33432	1966
MULLEN, EDWARD J., F.C.A., A.S.A., A.F.A.A., 17431 Plaza Fiel, San Diego, Calif. 92128	*1965
MULLENS, WILL R., F.S.A., President, J.C. Penney Life Ins. Co., Dallas, Texas 75221	*1965
MULLER, GARY L., F.S.A., President, Allied Life Ins. Co., Des Moines, Iowa 50304	e 1973
MULLER, RICHARD L., President, Actuarial Systems Co., P.O. Box 1587, Rockville, Md. 20850	e 1970
MULRY, MARY S., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
MUMMERT, EARL L., Consulting Actuary, Conrad M. Siegel, Inc., 500 Nationwide Dr., Suite 100, Harrisburg, Pa. 17110	ae 1976
MUNK, PETE, F.S.A., Assistant Actuary, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	1976
MUNRO, GORDON J., A.S.A., Vice-President, New York Life Ins. Co., New York, N. Y. 10010	e 1966
MUNRO, RICHARD E., F.C.A.S., Vice-President and Actuary, Nationwide Ins., Columbus, Ohio 43216	1969
MUNSON, BARTLEY L., F.F.A.A., F.S.A., Second Vice-President & Actuary, Insurance Products, Aid Association for Lutherans, Appleton, Wis. 54919	*1965
MUNTERICH, GEORGE C., F.C.A.S., Associate Actuary, Hartford Ins. Group, Hartford, Conn. 06115	*1965
MUNZENMAIER, FRED W., F.S.A., A.C.A., Vice-President, Alexander & Alexander, 2 Piedmont Center, N.E., Atlanta, Ga. 30305	e 1972
MURCH, A. DOUGLAS, F.S.A., Senior Vice-President, Prudential Ins. Co., Newark, N. J. 07101	1968
MURDOCK, BENNET B., A.S.A., 30 Beverly Rd., Madison, N. J. 07940	1966
MURDOCK, RICHARD G., F.S.A., Assistant Vice President and Associate Actuary, Mutual of New York, New York, N. Y. 10019	e 1970
MURPHY, EDWARD A., A.S.A., Vice-President and Associate Actuary, National Travelers Life Co., Des Moines, Iowa 50308	1970
MURPHY, JAMES J., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e 1971
MURPHY, RICHARD CHARLES, F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1972

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
MURPHY, RICHARD CONRAD, F.S.A., Director of Research, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	* 1965
MURPHY, ROBERT E., F.S.A., Associate Actuary, National Health & Welfare Retirement Assoc., 666 Fifth Ave., New York, N. Y. 10019	e 1974
MURPHY, ROBERT J., Consulting Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	ae 1976
MURPHY, THOMAS B., F.S.A., Chairman, T.O.P., Inc., 363 W. Big Beaver Rd., P.O. Box 6666, Troy, Mich. 48099	*1965
MURRAY, EDWARD R., F.C.A.S., Assistant Secretary, Royal-Globe Ins. Co., New York, N. Y. 10038	1972
MURRAY, JOHN D., F.S.A., Assistant Vice-President, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	1974
MURRAY, LUCILLE (Miss), F.S.A., Associate Actuary, Southwestern Life Ins. Co., Dallas, Texas 75221	e 1966
MURRAY, MAX T., A.S.A., President, Great National Life Ins. Co., Dallas, Texas 75235	1966
MURRAY, ROBERT D., A.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., 814 Carillon Tower East, 13601 Preston Rd., Dallas, Texas 75240	1966
MURRAY, WILLIAM L., F.S.A., Vice President and Actuary, Sunset Life Ins. Co. of America, Olympia, Wash. 98507	1966
MURRIN, THOMAS E., F.C.A.S., (Past President), Executive Vice-President, Insurance Services Office, Two World Trade Center, New York, N. Y. 10048	*1965
MUSHER, JOSEPH, F.S.A., F.C.A., Chief Actuary, Murray W. Lalimer, Industrial Relations Consultant, 1625 K St., N.W., Washington, D.C. 20006	e*1965
MUSSEY, KARL R., F.C.A., Principal, Peat, Marwick, Mitchell & Co., One Boston Pl., Boston, Mass. 02108	e 1966
MYERS, ROBERT J., F.S.A., F.C.A., F.C.A.S., F.F.A.A., (Past President), Professor of Actuarial Science, Temple University, 9610 Wire Ave., Silver Spring, Md. 20901	e*1965
NACIN, RAYMOND J., JR., F.S.A., Senior Vice-President, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075	1969
NADER, JOHN G., F.S.A., Assistant Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	1977
NADLER, HERBERT, A.S.A., Associate Actuary, Manhattan Life Ins. Co., New York, N. Y. 10019	e 1971
NAFF, WILLIAM A., A.S.A., Actuary, Carlin-Black Co., 10101 Linn Station Rd., Louisville, Ky. 40223	1977
NAFFZIGER, JOSEPH V., F.C.A.S., Actuary, State Farm Mutual Auto. Ins. Co., Bloomington, Ill. 61701	1966
NAGGS, WILSON W., F.F.A.A., Actuary, Modern Woodmen of America, Rock Island, Ill. 61201	1966
NAGLER, STEWART G., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
NAKAGAWA, YOSHITAKA, Actuarial Manager, A. S. Hansen, Inc., 600 E. Third, New York, N. Y. 10016	ae 1977
NAPOLI, WILLIAM, JR., F.S.A., Assistant Vice President, William M. Mercer, Inc., 1100 Superior Ave., Cleveland, Ohio 44114	e 1973
NAST, DENNIS A., A. S. Hansen, Inc., 1080 Greenbay Rd., Lake Bluff, Ill. 60044	ae 1976
NAZARIAN, GREGORY H., A.C.A., Consultant, Foreign Benefits, General Electric Co., 570 Lexington Ave., New York, N. Y. 10022	e 1966
NEAL, HOWARD F., President, National Assoc., Inc., 615 S. Flower St., Los Angeles, Calif. 90017	ae 1976
NEAL, WILLIAM E., A.S.A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	e 1967
NEEBE, HENRY G., F.S.A., 9507 Saybrook Ave., Silver Spring, Md. 20901	*1965

	Enrolled
NEIDIG, FRANK M., F.S.A., Vice-President and Actuary, Knickerbocker Life Ins. Co., Austin, Texas 78701	1972
NEILL, STEPHEN K., A.S.A., Owner, Actuarial Services Co., P.O. Box 88491, Atlanta, Ga. 30338	ae 1976
NEIS, ALLAN R., A.C.A.S., Vice-President and Actuary, Horace Mann Educators Corp., Springfield, Ill. 62715	1977
NELLINS, DONALD C., JR., Consultant, A. S. Hansen, Inc., 700 N. Water St., Milwaukee, Wis. 53202	ae 1976
NELSEN, ALVIN B., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
NELSON, ALLEN G., F.C.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e*1965
NELSON, CARROLL E., F.S.A., F.C.A., F.F.A.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e*1965
NELSON, DALE A., F.C.A.S., Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1966
NELSON, DAVID M., F.C.A., Consulting Actuary, 2919 N. 36th St., Phoenix, Ariz. 85018	1972
NELSON, HOMER, Consulting Actuary, 4942 Bal Harbor Dr., Chattanooga, Tenn. 37416	1968
NELSON, JAMES E., F.S.A., Partner, Hewitt Associates, 611 E. Wisconsin Ave., Milwaukee, Wis. 53202	e 1977
NELSON, JOHN K., A.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1969
NELSON, MARVIN R., F.S.A., Vice-President and Actuary, Security Life & Accident Co., Denver, Colo. 80202	e*1965
NELSON, MARY D., F.S.A., Consulting Actuary, Conrad Nelson & Co., 24800 Chagrin Blvd., Cleveland, Ohio 44122	e 1975
NELSON, R. TERRY, F.S.A., Second Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608	1971
NELSON, RALPH R., Rt. 1, Box 175, Wimberley, Texas 78676	1966
NELSON, ROBERT E. R., F.S.A., Citizens Life Ins. Co., Richmond, Va. 23229	1971
NELSON, ROLAND E., F.S.A., F.C.I.A., A.C.A.S., Vice-President, Travelers Life Ins. Co., Toronto, Ontario M5G 1S7	*1965
NELSON, ROY W., F.S.A., Director, Consulting Services Group, Aetna Life & Casualty, Hartford, Conn. 06156	e 1967
NEMANN, ROBERT, A.S.A., Vice-President and Actuary, Pension and Group Consultants, Inc., 6 E. Fourth St., Cincinnati, Ohio 45202	e 1972
NEMEREVER, WILLIAM L., F.S.A., Investment Officer, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1973
NESBITT, CECIL J., F.S.A., Professor, Dept. of Mathematics, University of Michigan, Ann Arbor, Mich. 48104	*1965
NESSELLE, DAVID R., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	e 1973
NEUBARTH, SANFORD L., F.S.A., Associate Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1976
NEUSCHWANDER, EUGENE H., F.S.A., 480 Vista Grande, San Rafael, Calif. 94904	*1965
NEWELL, JACK W., A.S.A., Group Pension Actuary, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075	e 1966
NEWMAN, STEVEN H., F.C.A.S., Vice-President and Casualty Actuary, American International Group, New York, N. Y. 10005	1969
NEWQUIST, DAVID W., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054	1970
NICCUUM, JOHN A., Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1976
NICHOLSON, BRUCE J., F.S.A., Chief Actuary, Ministers Life & Casualty Union, Minneapolis, Minn. 55416	1975
NICHOLSON, EARL H., F.C.A., F.F.A.A., A.C.A.S., 1701 N. Division St., Carson City, Nev. 89701	*1965

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	Enrolled
NICHOLSON, WENDELL J., F.S.A., F.C.I.A., President, Benefit Services Co., 1000 Circle Seventy-Five Pkwy., Atlanta, Ga. 30339	e 1971
NICKERSON, BRUCE E., F.S.A., Vice-President, Poly Systems, Inc., 55 E. Jackson Blvd., Chicago, Ill. 60604	e 1969
NICOL, WILLIAM K., F.S.A., Executive Vice President, Ins. Services, American National Ins. Co., Galveston, Texas 77550	*1965
NICOLETTI, ANTHONY J., F.S.A., Vice-President and Actuary, Savings Bank Life Ins. Co., Hartford, Conn. 06103	1969
NIEHAUS, MYRON S., JR., F.S.A., Vice-President, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
NIEHUS, BARBARA P., A.S.A., Assistant Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1977
NIEHUS, JON E., F.S.A., Assistant Vice-President and Actuary, Montgomery Ward Life Ins. Co., Chicago, Ill. 60603	1977
NIELD, DAVID A., F.S.A., Group Vice-President, Canada Life Assur. Co., Toronto, Ontario M5G 1R8	1975
NIESSEN, ADRAHAM M., A.S.A., 7141 N. Kedzie, Chicago, Ill. 60645	e*1965
NIGHTENGALE, CHARLES E., F.S.A., Consulting Actuary, The Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	e 1974
NIGHTINGALE, WILLIAM R., A.C.A., Actuary, Blue Cross, Washington- Alaska, Inc., 601 Broadway, Seattle, Wash. 98111	1972
NIKANDER, JOHN A., F.S.A., Associate Actuary, Aetna Life and Casualty, Hartford, Conn. 06156	e 1973
NIKELS, ROBERT A., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1969
NILAND, MICHAEL T., A.S.A., Systems Developer, Equitable Life Assur. Society, New York, N. Y. 10019	1966
NILES, CHARLES L., JR., F.C.A.S., Senior Deputy General Manager and Executive Vice-President, General Accident Fire & Life Assur. Corp. Ltd., Philadelphia, Pa. 19106	*1965
NILES, RALPH H., F.S.A., F.C.A., Box 314, Manzanita, Oreg. 97130	e*1965
NIOX, ODON, F.C.A., F.S.A., F.C.I.A., Partner and Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e*1965
NIPPER, W. WARD, A.S.A., 151 South Rd., Box F, Kingston, R. I. 02881	1966
NOBACK, JOSEPH C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	*1965
NOBLE, F. PIERCE, F.S.A., A.C.A., Valuation Manager & Consultant, A. S. Hansen, Inc., First International Bldg., Dallas, Texas 75270	e 1974
NODULMAN, NORMAN B., F.S.A., Continental Assur. Co., Chicago, Ill. 60685	1975
NOGAREDE, DEZERE H., A.C.A., 11718 Spriggs Way, Houston, Texas 77024	1966
NORDSTROM, WILLIAM G., F.S.A., Consulting Actuary, Stearnes & Assoc., Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	e 1968
NORMAN, LA LANDER S., F.S.A., F.C.I.A., 139 Maplecrest Dr., Carmel, Ind. 46032	e*1965
NORRIS, THOMAS J., F.S.A., Vice-President and Actuary, Lincoln Benefit Life Co., Lincoln, Nebr. 68501	1975
NORTON, DAVID E., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 3131 N.W. 13th St., Gainesville, Fla. 32601	e 1971
NOTARAS, S. GEORGE, F.C.A., Vice-President, McCready & Keene, Inc., 8041 Knuc Rd., Indianapolis, Ind. 46250	e 1970
NOVAK, ROBERT L., A.S.A., Actuarial Associate, New England Life Ins. Co., Boston, Mass. 02117	ae 1976
NUDELMAN, HAROLD M., F.S.A., Associate Actuary, National Life Assur. Co. of Canada, Toronto, Ontario M5G 1Y7	1975
NUDING, ROBERT C., F.S.A., Vice-President, Group, Security Mutual Life Ins. Co., Binghamton, N. Y. 13902	1966

O'BRIEN, PATRICK W., F. S. A., Senior Actuarial Officer, Western Life Ins. Co., St. Paul, Minn. 55102	Enrolled e 1975
O'BRIEN, ROBERT H., Manager, Actuarial & Administration, Mid America Assoc., Inc., 30680 Montpelier Dr., Madison Heights, Mich. 48071	ae 1976
O'BRIEN, WILLIAM C., O'Brien Assoc., 7 Hampshire St., Methuen, Mass. 01844	ae 1976
OCHSNER, ROBERT C., A. S. A., Principal, Hay Associates, 57 Executive Park Dr., S. E., Atlanta, Ga. 30329	e 1971
OCKELS, FORREST S., A. S. A., Senior Vice-President, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90010	e 1966
O'CONNELL, RONALD F., Vice-President, Trust Consultants, Inc., 2121 S. El Camino Real, San Mateo, Calif. 94403	ae 1976
O'CONNOR, JEREMIAH P., A. S. A., Assistant Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e 1971
O'CONNOR, THOMAS F., Pension Actuarial Consultant, Aetna Life & Casualty, Hartford, Conn. 06156	ae 1977
O'CONNOR, WILLIAM L., F. S. A., Administrative Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
ODELL, LEONARD E., F. S. A., Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	1973
ODELL, W. H., F. S. A., M. C. A., Senior Vice-President and Chief Actuary, Booke & Co., P. O. Box 66, Winston-Salem, N. C. 27102	e*1965
O'DONNELL, EDWARD F., A. S. A., Senior Actuarial Assistant, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1966
OGDEN, SUE W. (Mrs.), F. S. A., Actuarial Director, Prudential Ins. Co., Newark, N. J. 07101	1973
O'GRADY, FRANCIS T., F. S. A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
O'HEARN, PIERCE W., Supervisor, American Telephone & Telegraph Co., 195 Broadway, New York, N. Y. 10007	ae 1976
OHMAN, CARL R., F. S. A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
OHSFELDT, RONALD A., JR., Consultant, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
OIEN, ROBERT G., F. C. A. S., Senior Actuarial Officer, St. Paul Fire & Marine Ins. Co., St. Paul, Minn. 55102	1966
O'KEEFE, E. JAY, President, Western National Life Ins. Co., Amarillo, Texas 79105	1966
O'KEEFE, RICHARD E., F. S. A., Two Peter Cooper Rd., New York, N. Y. 10010	*1965
O'KULICH, NICHOLAS A., F. S. A., Director of Data Processing, Planning & Control, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1974
OLDENKAMP, JULIA S. (Mrs.), F. S. A., Associate Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	*1965
OLDHAM, DALE R., A. S. A., Vice-President and Chief Actuary, National Reserve Life Ins. Co., Topeka, Kans. 66601	1975
OLDS, STANLEY L., F. S. A., Second Vice-President and Group Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	e*1965
OLEJNICZAK, WANDA C., Assistant Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1977
OLESKA, MICHAEL P., A. S. A., A. C. A., Assistant Vice-President and Consulting Actuary, Alexander & Alexander, Inc., 3550 Wilshire Blvd., Los Angeles, Calif. 90010	e 1970
OLESON, DEAN L., F. S. A., Actuary, Group Insurance, Business Men's Assur. Co., Kansas City, Mo. 64141	e 1969
OLIVERI, MICHAEL G., A. S. A., Assistant Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1972
OLSEN, DENNIS W., Zurich Insurance Co., Chicago, Ill. 60604	1976
OLSEN, EDITH, Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1977

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OLSEN, JAMES J., F.S.A., Actuarial Director, Prudential Ins. Co., Newark, N. J. 07101	Enrolled *1965
OLSHEN, A. C., F.C.A., Actuarial Consultant, 1231 Market St., San Francisco, Calif. 94103	*1965
OLSON, RALPH E., F.S.A., 161 Pond Ridge Rd., Libertyville, Ill. 60048	*1965
OLTCHICK, DAVID N., F.C.A., Executive Vice-President and Actuary, Consulting Actuaries, Inc., 1200 Rt. 46, Clifton, N. J. 07013	e 1966
OMDAL, ROBERT W., A.S.A., Assistant Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1977
OMVEDT, NEIL J., F.S.A., Assistant Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207	1977
O'NEIL, EDWARD W., F.S.A., Senior Consultant, Peat, Marwick, Mitchell & & Co., One Boston Pl., Boston, Mass. 02127	1976
ONNEN, DONALD R., F.S.A., Associate Actuary, Conn. Mutual Life Ins. Co., Hartford, Conn. 06115	1977
ONSTINE, FRANK J., F.S.A., Consulting Actuary, Frank J. Onstine & Assoc., One W. Hellman Ave., Alhambra, Calif. 91803	e*1965
O'REILLY, PATRICK J., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60685	1973
ORENSHEIN, HERBERT, A.S.A., Vice-President and Chief Actuary and Treasurer, Beneficial Standard Life Ins. Co., Los Angeles, Calif. 90010	1966
ORLOFF, CONRAD A., 5700 Collins Ave., Miami Beach, Fla. 33140	1966
ORLOFF, WARREN D., F.S.A., Vice-President, Johnson & Higgins of Calif., 4201 Wilshire Blvd., Los Angeles, Calif. 90010	e*1965
ORMSBY, CHARLES A., F.S.A., Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
ORNATEK, ANTHONY C., Independent Liberty Life Ins. Co., Grand Rapids, Mich. 49503	ae 1977
ORPHANOS, JAMES N., Pension Consultant, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
OSTERMAN, HERBERT W., F.C.A., Consultant, The Wyatt Co., 733 Third Ave., New York, N. Y. 10017	e 1970
OSTUW, RICHARD, F.S.A., Group Actuary, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	1974
O'SULLIVAN, LEONARD, F.C.A., President, O'Sullivan & O'Sullivan, Inc., Main Line Professional Bldg., Cinnaminson, N. J. 08077	e 1971
OSWALD, KEITH X., Actuarial Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	ae 1976
OTERMAT, SCOTT C., F.S.A., Assistant Secretary, Hartford Life Ins. Co., Hartford, Conn. 06115	ae 1976
OTTE, EDWARD J., Senior Vice-President, Group Operations, Continental Life & Accident Co., Boise, Idaho 83701	1966
OTTESON, PAUL M., F.C.A.S., Senior Vice-President, Treasurer and Actuary, Federated Mutual Ins. Co., Owatonna, Minn. 55060	*1965
OTTO, GARY L., A.S.A., Assistant Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402	1977
OVERBERG, PAUL J., F.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062	e*1965
OVEREND, JOHN J., F.S.A., ITT Hartford Europe Ltd., 1-3 St. Paul's Churchyard, London EC4P 4DX, England	*1965
OVERHOLSER, DONALD M., JR., A.C.A.S., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	1967
OWEN, EDWARD H., F.S.A., F.C.A., Consultant, P.O. Box 344, Bath, Maine 04530	e*1965
OXLEY, JOHN E., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
OYEN, GERALD J., F.S.A., Assistant Actuary, The Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1974
OZARK, JAMES G., F.S.A., Partner, Hewitt Associates, 445 S. Figueroa St., Los Angeles, Calif. 90017	e 1974

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	Enrolled
PACKER, BERNARD, F.S.A., Supervising Actuary, New York State Ins. Dept., 2 World Trade Center, New York, N.Y. 10048	e 1966
PADDON, JOHN W., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010	*1965
PADRO, MIGUEL A., A.S.A., Associate Actuary, Martin E. Segal Co., 57 Post St., San Francisco, Calif. 94104	e 1971
PAFF, HAROLD G., F.S.A., 10041 Mozelle Ln., La Mesa, Calif. 92041	*1965
PAGE, CHARLES H., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010	*1965
PAGLIARO, LOIS A., Pension Cost Consultant, 99 Brattle St., Cambridge, Mass. 02138	ae 1976
PAGLIONE, ROBERT, Vice-President, Programs for Benefit Plans, Inc., 4101 E. River Dr., Philadelphia, Pa. 19129	ae 1976
PAGNOZZI, RICHARD D., F.C.A.S., Vice-President and Actuary, Sentry Ins. Group, c/o Middlesex Ins. Co., Concord, Mass. 01742	1975
PAGUIA, VICTOR R., F.S.A., Vice-President and Group Actuary, Horace Mann Life Ins. Co., Springfield, Ill. 62715	1977
PAIGE, JOHN W., F.S.A., President, Western Travelers Life Ins. Co., San Rafael, Calif. 94903	1969
PAILLER, ARLINE (Mrs.), Consulting Actuary, 80 Orchard Rd., Chatham, N. J. 07928	1967
PAILLER, DONALD C., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N. J. 07101	*1965
PAISLEY, ROBERT M., F.S.A., Second Vice-President and Associate Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202	e 1972
PALAZZO, FRANK P., Pension Cost Consultant, Equitable Life Assur. Society, New York, N. Y. 10019	ae 1977
PALCZYNSKI, RICHARD W., F.C.A.S., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1977
PALLONE, JULIUS L., A.C.A., President, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075	1966
PALM, ROBERT G., F.C.A.S., Actuary, Great American Ins. Co., Cincinnati, Ohio 45202	1977
PALMER, BRUCE E., A.S.A., Supervisor, Mathematics Section, Actuarial Dept., Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1970
PALMER, DONALD E., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1968
PALMER, JOHN J., F.S.A., Vice-President and Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23261	e 1975
PALMER, PETER S., F.S.A., Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	1971
PALMQUIST, J. STEPHEN, A.S.A., Consulting Actuary, Kruse, O'Connor & Ling, Inc., 8751 W. Broward Blvd., Plantation, Fla. 33324	ae 1976
PAPE, FREDERICK H., A.C.A., Group Statistician, American General Life Ins. Co., Houston, Texas 77001	1966
PAPENHAUSEN, JOHN L., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1977
PAQUIN, CLAUDE Y., F.S.A., President, Actuarial Consultants of Atlanta, Inc., 629 Roswell St., Marietta, Ga. 30060	e 1969
PARCIAK, THOMAS J., F.S.A., Assistant Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977
PARK, RICHARD A., F.S.A., Vice-President and Actuary, Financial Controls, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	1971
PARK, T. ALLEN, F.S.A., Vice-President and Actuary, Reserve Life Ins. Co., Dallas, Texas 75222	1975
PARKS, JOHN P., Vice-President and Manager, Babb, Inc., 850 Ridge Ave., Pittsburgh, Pa. 15212	ae 1976
PARKS, LE ROY B., JR., F.S.A., F.C.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1968
PARKYN, DONALD W., A.S.A., M.C.A., Actuary, (California) Public Employees' Retirement System, 1416 Ninth St., Sacramento, Calif. 95809	e 1969

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PARLIN, R. WILLIS, F. C. A. S., Actuary, c/o Neckura Ins. Cos., Oberstedterstr. 14, 6370 Oberursel, Germany	Enrolled e*1965
PARMENTER, NEIL A., F. S. A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307	1967
PARODOS, ALEXANDRE, F. S. A., F. C. I. A., Vice-President, Group, Sun Life Assur. Co. of Canada, Wellesley Hills, Mass. 02181	e 1972
PARRISH, JAMES N., F. S. A., Consultant, Towers, Perrin, Forster & Crosby, Inc., Centre Square W., 1500 Market St., Philadelphia, Pa. 19102	1969
PARRY, ARTHUR F., F. S. A., F. C. A., Consultant, 560 Barbara Way, Hillsborough, Calif. 94010	e*1965
PARSONAGE, JACK O., F. S. A., Vice-President and Actuary, Great West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	1974
PARSONS, JOHN R., President, J. R. Parsons, Inc., Iron Gate Center, 24481 Detroit Rd., Westlake, Ohio 44145	ae 1976
PARSONS, R. DAVID, A. S. A., M. C. A., Consulting Actuary, Hazlehurst & Assoc., 600 Gas Light Tower, Atlanta, Ga. 30303	e 1968
PASTER, JOSEPH P., F. S. A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1973
PASTERNAK, HARVEY, Vice-President, Seal & Lohse, Inc., 1001 Franklin Ave., Garden City, N. Y. 11530	ac 1976
PATE, JAMES A., JR., Associate Actuary, Life & Casualty Ins. Co., Nashville, Tenn. 37219	1967
PATEL, NAVIN J., A. S. A., F. C. I. A., Consulting Actuary, Johnson & Higgins Willis Faber, Ltd., 7 King St., E., Toronto, Ontario M5C 1A2	1971
PATRICK, GALE D., F. S. A., Consulting Actuary, George V. Stennes & Assoc., Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	1977
PATRICK, RODGER R., A. S. A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1966
PATRIZI, B. J., F. S. A., Group and Pension Actuary, Beneficial Life Ins. Co., Salt Lake City, Utah 84136	e 1966
PATTERSON, PETER B., F. S. A., F. C. I. A., Manager, Actuarial, Mercantile & General Reins. Co., Toronto, Ontario M5H 3N2	1977
PATTERSON, WILLIAM D., F. S. A., F. C. I. A., 93 Glenview Ave., Toronto, Ontario M4R 1P9	1966
PATTISON, EDGAR W., F. S. A., Senior Vice-President and Chief Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	1966
PATZ, LAWRENCE C., A. S. A., Senior Vice-President and Actuary, United Life & Accident Ins. Co., Concord, N. H. 03301	1966
PATZMAN, STEPHEN N., F. S. A., Chief Life Actuary, Mutual Service Life Ins. Co., St. Paul, Minn. 55164	1977
PAULEY, BARTON S., F. S. A., 2250 Eastridge Ave., Menlo Park, Calif. 94025	*1965
PAULL, MARVIN J., F. S. A., Manager, Peat, Marwick, Mitchell & Co., 555 S. Flower St., Los Angeles, Calif. 90071	e 1968
PAWELKO, ROBERT L., A. S. A., Consulting Actuary, Milliman & Robertson, Inc., 120 S. La Salle St., Chicago, Ill. 60603	e 1971
PAXTON, WILLIAM G., F. S. A., Senior Vice-President, Group Insurance, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075	e 1969
PAYDOS, CHARLES J., F. S. A., Second Vice-President of Planning and Control, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	1970
PEABODY, J. LYNN, F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 115 N. Pennsylvania, Indianapolis, Ind. 46204	1977
PEACOCKE, SIDNEY W., Associate Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141	1969
PEACOR, C. NORMAN, F. S. A., Executive Vice-President and Chief Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	*1965
PEARLMAN, BERNARD, Executive Vice-President, Employers Planning Corp., 160 Halsted St., East Orange, N. J. 07018	ae 1976
PEARSALL, DONALD M., F. S. A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1968
PEARSON, JOHN S., JR., F. S. A., Senior Vice-President-Corporation Development, Surety Life Ins. Co., Salt Lake City, Utah 84125	1969

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PEARSON, MARGARET C., Director, American Life Ins. Co. of New York, New York, N. Y. 10019	Enrolled ae 1976
PEARSON, MARGARET E., F.S.A., Assistant Vice-President and Consulting Actuary, Galbraith & Green, 2589 S. Main, Salt Lake City, Utah 84115	e 1977
PEARSON, RAYMOND G., F.S.A., F.C.A., Towers, Perrin, Forster & Crosby, 2101 L St., N. W., Washington, D. C. 20037	e*1965
PEAVY, HUBERT D., Vice-President and Actuary, American Heritage Life Ins. Co., Jacksonville, Fla. 32202	e 1966
PEBLY, ROBERT R., Actuary, Educators Mutual Life Ins. Co., Lancaster, Pa. 17604	e 1968
PECK, JONATHAN K., A.S.A., 190 N. Spruce St., Ramsey, N. J. 07446	1966
PEEL, JERALD P., A.C.A.S., President, Security Mutual Casualty Co., Chicago, Ill. 60606	1966
PEIRCE, CHARLES A., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
PELANT, JAMES C., Assistant Actuary, William M. Mercer, Inc., 3303 Wilshire Blvd., Los Angeles, Calif. 90036	ae 1976
PELCYGER, FRANK, A.S.A., Associate Actuary, Bankers National Life Ins. Co., Parsippany, N. J. 07054	ae 1976
PENCHAS, SIMON, A.F.A.A., Broad St., #33, Freehold, N. J. 07728	1966
PENDLETON, FRANKLIN D., F.S.A., F.C.A., Partner, Bryan, Pendleton, Swats & McAllister, 4205 Hillsboro Rd., A-200, Nashville, Tenn. 37215	e 1969
PENICK, ROBERT D., F.S.A., Second Vice-President and Actuary, Monumental Life Ins. Co., Baltimore, Md. 21202	1972
PENN, HAROLD W., F.S.A., Actuary, William M. Mercer, 409 Griswold, Detroit, Mich. 48226	e 1971
PENNEY, DON E., A.S.A., Peat, Marwick, Mitchell & Co., 2000 Commerce Tower, Kansas City, Mo. 64199	1971
PENNINGTON, THOMAS K., F.S.A., F.F.A.A., F.C.I.A., Vice President and Actuary, Protective Life Ins. Co., Birmingham, Ala. 35202	*1965
PENROSE, CLEMENT B., F.S.A., Vice-President, Individual Administration Executive, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663	*1965
PEPPER, DAVID F., Consulting Actuary, Howard Johnson & Co., 207 E. Edgar, Seattle, Wash. 98102	ae 1976
PEREZ, GIOVI, F.S.A., Vice-President and Actuary, Life Insurance, Monarch Life Ins. Co., Springfield, Mass. 01133	*1965
PERISHO, RAY M., F.S.A., Second Vice-President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	1974
PERKINS, ALFRED W., A.S.A., Vice-President, Union Mutual Life Ins. Co., Portland, Maine 04112	e 1966
PERKINS, ANDREW M., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1977
PERKINS, ANN LOUISE (Mrs.), F.S.A., 3584 Northome Rd., Deephaven, Minn. 55391	e 1973
PERKINS, ROBERT E., F.S.A., Consulting Actuary, Alexander & Alexander, Inc., Shelard Plaza, Minneapolis, Minn. 55440	e 1972
PERLSTEIN, PHILIP M., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
PERREAULT, STEPHEN L., F.C.A.S., Secretary, Hartford Ins. Group, Hartford, Conn. 06115	1970
PERROTT, GODFREY J. A., F.S.A., Vice-President, M & R Services, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1973
PERRY, ROBERT C., F.S.A., A.C.A.S., F.C.I.A., 5090 N. Northridge Cir., Tucson, Ariz. 85718	*1965
PESTAL, CHARLES F., F.S.A., Second Vice-President, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	*1965
PETERS, CARL A., F.S.A., F.C.I.A., Associate Actuary, Reinsurance, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1966
PETERS, EDWARD J., F.C.A., F.F.A.A., President, Edward J. Peters & Assoc., Inc., 3550 Washington Blvd., Indianapolis, Ind. 46205	e*1965
PETERS, FRANKLIN E., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1971

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PETERSEN, JERRY T., A. F. A. A., F. C. A., Consulting Actuary, 20 E. 35th St., New York, N. Y. 10016	Enrolled e 1970
PETERSON, DENNIS K., F. S. A., A. F. A. A., Staff Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402	1977
PETERSON, DONALD L., F. S. A., Senior Associate Actuary, Woodmen Accident & Life Ins. Co., Lincoln, Nebr. 68501	1977
PETERSON, DONALD M., F. S. A., Executive Vice-President, Benefit Trust Life Ins. Co., 1771 Howard St., Chicago, Ill. 60626	e 1966
PETERSON, JOHN L., A. S. A., M. C. A., Tillinghast, Nelson & Warren, Inc., 5750 W. 95th St., Overland Park, Kans. 66207	e 1966
PETERSON, LARRY R., F. S. A., Assistant Actuary, Retirement Products, Aid Association for Lutherans, Appleton, Wis. 54919	1977
PETERSON, R. LARRY, F. S. A., Actuary, Individual Life Ins., United Life & Accident Ins. Co., Concord, N. H. 03301	1971
PETERSON, RAY M., F. S. A., 36 Bogart Ave., Port Washington, N. Y. 11050	*1965
PETERSON, RICHARD P., F. S. A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307	e*1965
PETERSON, RONALD K., A. S. A., Assistant Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307	1977
PETERSON, STEPHEN G., F. S. A., Associate Actuary, George B. Buck, Consulting Actuaries, Two Pennsylvania Plaza, New York, N. Y. 10001	e 1976
PETRY, PAUL E., F. S. A., Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	1977
PETTENGILL, DANIEL W., F. S. A., 74 Lemay St., West Hartford, Conn. 06107	*1965
PETERSEN, HERBERT C., F. S. A., Vice-President and Actuary, Atlas Life Ins. Co., Tulsa, Okla. 74102	e*1965
PETTEY, G. C., III, Partner, SANJAC Int'l, 2100 West Loop S., Houston, Texas 77027	ae 1976
PETZ, EARL F., F. C. A. S., F. C. I. A., Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049	*1965
PFARRER, LOUIS W., F. C. A., Consulting Actuary, 2058 Kearney St., Denver, Colo. 80207	*1965
PFEFFERLE, FREDERICK P., Manager-Group Pensions, Prudential Ins. Co., Florham Park, N. J. 07932	ae 1977
PHARR, JOE B., F. S. A., F. C. A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1967
PHELPS, JOHN, F. S. A., Munich Reinsurance Co., Koeniginstrasse 107, 8 Munich 40, West Germany	*1965
PHILBRICK, HAROLD F., F. S. A., F. C. I. A., 50 Brandywine Ln., Suffield, Conn. 06078	e*1965
PHILLIPPI, WILLIAM R., A. C. A., Controller, Protective Life Ins. Co., Birmingham, Ala. 35202	1966
PHILLIPS, DAVID E., F. S. A., Senior Actuarial Assistant, State Farm Life Ins. Co., Bloomington, Ill. 61701	1970
PHILLIPS, DICK L., F. S. A., M. C. A., Consulting Actuary, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75251	e 1972
PHILLIPS, HAL B., JR., F. S. A., Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1975
PHILLIPS, HERBERT J., JR., F. C. A. S., Chief Actuary, Insurers Advisory Organization, Toronto, Ontario M5G 1Z9	*1965
PHILLIPS, HOWARD M., F. S. A., President, Consulting Actuaries, Inc., 1200 Route 46, Clifton, N. J. 07013	e 1967
PHILLIPS, JIMMY E., F. S. A., Vice-President & Actuary, Southern Life & Health Ins. Co., Birmingham, Ala. 35201	1971
PHILLIPS, JOHN B., Partner, Coopers & Lybrand, One Bush St., San Francisco, Calif. 94104	ae 1976
PHILLIPS, JOHN H., A. C. A. S., 915 Steuben St., Wausau, Wis. 54401	1966
PHILLIPS, ROBERT C., A. S. A., F. C. I. A., F. F. A., Vice-President & Actuary, Towers, Perrin, Forster & Crosby, One Century Plaza, Suite 1450, Los Angeles, Calif. 90067	e 1968

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# Membership

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PHILLIPS, WM. HAROLD, F. S. A., F. F. A. A., F. C. I. A., A. C. A., Vice-President and Actuary, Aid Assn. for Lutherans, Appleton, Wis. 54911	Enrolled *1965
PIANO, JON M., A. S. A., Actuarial Supervisor, Metropolitan Life Ins Co., New York, N. Y. 10010	e 1969
PICKERING, JOSEPH R., F. S. A., Executive Vice-President, IDS Life Ins. Co., Minneapolis, Minn. 55402	*1965
PIERCE, ROBERT D., Vice-President and Actuary, Victory Life Ins. Co., Topeka, Kans. 66603	1967
PIHL, JOHN W., President, William Pihl & Assoc., Inc., 170 State St., Los Altos, Calif. 94022	ae 1976
PIKE, ALBERT, JR., F. S. A., 12143 Cotorro Way, Rancho Bernardo, San Diego, Calif. 92128	*1965
PIKE, ALBERT, III, A. S. A., M. C. A., Vice-President, Edward H. Friend & Co., 1800 K St., N. W., Washington, D. C. 20006	e 1971
PIKE, BERTRAM N., F. S. A., Senior Vice-President and Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
PIKE, MORRIS, A. S. A., A. C. A. S., Consulting Actuary, 19 Old Mamaroneck Rd., White Plains, N. Y. 10605	1966
PIKELNY, MICHAEL, A. S. A., Actuary, Johanson & Higgins, 101 S. Wacker Dr., Chicago, Ill. 60606	ae 1976
PILEWICZ, PAULA M., Actuarial Staff Associate, American Telephone & Telegraph Co., 444 Hoes Ln., Bldg. #10, Piscataway, N. J. 08854	ae 1977
PILGRIM, JAMES W., F. S. A., Regional Reinsurance Director, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1968
PILLAR, DAVID G., F. S. A., Associate Actuary, Midwestern United Life Ins. Co., Fort Wayne, Ind. 46804	1972
PINCZKOWSKI, RAYMOND E., JR., F. S. A., Consulting Actuary, Milliman & Robertson, 718 Seventeenth St., Denver, Colo. 80202	e 1971
PINDER, WILLIAM C., JR., F. S. A., Vice-President and Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	*1965
PINES, GARY A., F. S. A., Vice-President, The Connell Co., 20 N. Wacker Dr., Chicago, Ill. 60606	e 1973
PINNEY, ALLEN D., F. C. A. S., Actuary, Group Dept., Travelers Ins. Co., Hartford, Conn. 06115	*1965
PITZER, KENNETH L., F. S. A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 600 3rd Ave., New York, N. Y. 10016	e 1975
PLACE, MARY A., Actuarial Section Head, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1976
PLANK, DIANE K., F. S. A., Vice-President, Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	e 1972
PLIMPTON, HENRY A., A. S. A., 1750 Benjamin Franklin Dr., Lido Key, Sarasota, Fla. 33577	e 1966
PLISKY, JOHN C., F. S. A., 416 E. Main St., Manasquan, N. J. 08736	e 1973
PLUMLEY, PETER W., F. S. A., Executive Director, Society of Actuaries, 208 S. La Salle, Chicago, Ill. 60604	*1965
PLUNKETT, JOSEPH A., American Re-Insurance Co., New York, N. Y. 10006	1971
PODREBARAC, FRANK W., F. S. A., Associate Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	e 1971
POISSANT, WILLIAM A., F. S. A., 6009 N. 20th St., Arlington, Va. 22205	*1965
POLAND, JEFFREY D., Senior Consultant, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	ae 1976
POLAPINK, PAUL S., Director, PSC, A Division of Guardian Life Ins. Co. of America, 201 Park Ave., S., New York, N. Y. 10003	ae 1976
POLISNER, DENNIS M., F. S. A., Consulting Actuary, Peat, Marwick, Mitchell & Co., 555 S. Flower St., Los Angeles, Calif. 90071	e 1972
POLK, KEN E., F. S. A., Consulting Actuary, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75251	*1975
POLLACK, ROBERT, F. C. A. S., President, R. Pollack Inc., Consultant to Ins. Management, 810 Lafayette Rd., Bryn Mawr, Philadelphia, Pa. 19010	*1965

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POLLARD, JAMES H., President, James H. Pollard & Assoc., 1 Investment Pl., Baltimore, Md. 21204	Enrolled ae 1976
POLLINO, GEORGE E., F.S.A., Assistant Group Actuary, John Hancock Mutual Life, Boston, Mass. 02117	1976
POLLNOW, JAN L., F.S.A., Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	1972
POLLOCK, DAVIS A., F.S.A., EDP-Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306	1972
POND, DONALD H., JR., F.S.A., Assistant Vice-President and Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	e 1975
PONZINI, JOHN J., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1977
POORMAN, WILLIAM F., F.S.A., A.C.A.S., 3131 Fleur Dr., Apt. 102, Des Moines, Iowa 50321	*1965
POORTVLIET, WILLIAM G., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1966
POPE, ROBERTO E., F.S.A., Second Vice-President and Actuary, Guardian Life Ins. Co., New York, N. Y. 10003	1968
PORTER, ELDER A., F.S.A., 14 Tulane Rd., Athens, Ohio 45701	*1965
PORTER, ERNEST R., Executive Vice-President, Unigard Olympic Life Ins. Co., Seattle, Wash. 98161	1966
PORTER, EUGENE F., F.S.A., F.F.A.A., Senior Vice-President, Finance & Planning, Aid Association for Lutherans, Appleton, Wis. 54919	1986
PORTER, LEE B., Actuary, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D. C. 20224	1971
PORTER, WILLIAM A., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
PORTERMAIN, NEILL W., F.C.A.S., President, Portermain, Richards & Davis Inc., 100 N. Central Expy., Suite 614, Richardson, Texas 75080	1966
PORTO, EDWARD J., F.S.A., Actuary, Fort Dearborn Life Ins. Co., Chicago, Ill. 60601	*1965
POSTON, ELIZABETH C. (Mrs.), F.C.A., Manager, A.S. Hansen, Inc., 2101 L St., N.W., Washington, D.C. 20037	e 1971
POTTS, GRIER D., F.S.A., F.C.I.A., Assistant Vice-President, Mutual of New York, New York, N. Y. 10019	1966
POTTS, LIONEL A., JR., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307	1966
POUCHER, RALPH I., Actuary and Manager, Pension Analysis Section, E. I. du Pont de Nemours & Co., 1007 Market St., Wilmington, Del. 19898	e 1969
POULIN, CLAUDE, F.S.A., Senior Actuarial Consultant, Social Security Dept., UAW, International Union, Detroit, Mich. 48214	e 1972
POULIN, LEON F., Executive Vice-President, Actuary, and Secretary, Companion Life Ins. Co., New York, N. Y. 10017	1970
POULSOM, WILLIAM K., 6038 N. Kilbourn Ave., Chicago, Ill. 60646	1966
POWELL, DAVID S., A.C.A.S., Actuary, Ins. Co. of North America, Philadelphia, Pa. 19101	1975
POWELL, JEROME M., F.S.A., President, Loyal Protective Life Ins. Co., Boston, Mass. 02115	*1965
POWELL, JOHN H., F.F.A.A., 17403 Plaza Dolores, San Diego, Calif. 92128	*1965
POWELL, ROBERT N., F.S.A., Vice-President, Nationwide Corp., Columbus, Ohio 43216	*1965
POWELL, ROBERT W., Pension Actuary, 2601 Whispering Oaks, Conroe, Texas 77301	ae 1976
POWERS, DAVID A., Associate Consultant, A. S. Hansen, Inc., 711 Louisiana, Houston, Texas 77002	ae 1976
POZZI, JAMES E., F.S.A., Assistant Vice-President and Assistant Actuary, American National Ins. Co., Galveston, Texas 77550	1977
PRATT, HUNTER D., Consulting Actuary, Bryan, Pendleton, Swats & McAllister, 4205 Hillsboro Rd., Nashville, Tenn. 37215	e 1977
PRATT, WILLIAM S., II, F.S.A., Surety Life Ins. Co., Salt Lake City, Utah	e 1975

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PRAY, DAVID W., F. S. A., Assistant Vice-President and Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401	Enrolled 1972
PREBLE, W. JAMES, F. S. A., Senior Vice-President, Insurance Operations, National Life Ins. Co., Montpelier, Vt. 05602	*1965
PRENDERGAST, NICHOLAS J., A. S. A., Chief, Insurance Actuarial Staff, Veterans Administration Center, 5000 Wissahickon Ave., P. O. Box 8079, Philadelphia, Pa. 19101	1966
PRESLEY, PHILIP O., F. C. A. S., Actuarial Consultant, 6-14 Pendleton Ln., Londonberry, N. H. 03053	1970
PRESTON, ROBERT, 87 Midland Ave., Stamford, Conn. 06906	ae 1977
PREWITT, KATHLEEN R., Supervisor, Group Pension Actuarial Services, Connecticut General Life Ins. Co., Bloomfield, Conn. 06152	ae 1976
PRICE, ARCHIBALD M., A. S. A., 60 Loop Rd., Falmouth, Mass. 02540	e 1966
PRICE, EDITH E. (Mrs.), F. C. A. S., Assistant Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049	1969
PRICE, I. EDWARD, F. S. A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	e 1971
PRIEN, BARTHUS J., F. S. A., F. C. A., President, Prien Assoc., Inc., 500 Newport Center, P. O. Box 955, Newport Beach, Calif. 92260	e*1965
PRIMMER, ROGER L., F. S. A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1972
PRINCE, ALLEN H., A. S. A., Actuary, Johnson & Higgins of Colorado, Inc., 950 17th St., Denver, Colo. 80202	e 1971
PROBST, CHARLES E., F. S. A., Associate Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19087	e*1965
PROJECTOR, MURRAY, F. S. A., F. C. A., Consulting Actuary, 776 Scripps Dr., Claremont, Calif. 91711	e*1965
PROUTY, WILLIAM C., F. S. A., Vice-President, Group Div., Aetna Life & Casualty, Hartford, Conn. 06156	e*1965
PRZYBYLA, DENNIS B., Actuarial Assistant, Midwestern United Life Ins. Co., Fort Wayne, Ind. 46801	1970
PULLEY, RICHARD W., F. S. A., Vice-President, Advanced Planning, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	*1965
PUNCHIN, JUAN F., F. S. A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	1976
PUNG, ROBERT E., F. S. A., Actuary, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901	e 1968
PURCELL, LENA B. (Mrs.), F. S. A., Assistant Vice-President and Actuary, Mutual of New York, New York, N. Y. 10019	*1965
PURDY, JAMES L., F. S. A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
PURNELL, HARRY S., III, F. S. A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N. Y. 10005	e 1969
PUSLAN, JOHN V., Senior Consultant, 203 S. Academy Ave., Glenholden, Pa. 19036	ae 1976
QUESADA, ANN R., A. S. A., Actuarial Consultant, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
QUESADA, ANTONIO P., Pension Consultant, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
QUESNEL, JOHN R., Actuary, Ansell & Disend, Inc., Rumford Exec. Bldg., 225 Newman Ave., Rumford, R. I. 02916	ae 1976
QUINBY, HARRY E., 108 Whittier Rd., Brick Town, N. J. 08723	e 1967
QUINLAN, JOHN A., F. C. A. S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115	1970
QUINN, W. RICHARD, Ten Post Office Sq., Suite 1116, Boston, Mass. 02109	ae 1976
QUIRK, WILLIAM J., F. S. A., Consulting Actuary, Bayly, Martin & Fay, Inc., 3200 Wilshire Blvd., Los Angeles, Calif. 90010	e 1966

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RAACH, FREDERICK E., F.S.A., Assistant Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	Enrolled 1970
RAAEN, LYLE T., A.S.A., Executive Vice-President, Computer Programming & Systems, Inc., Stamford, Conn. 08907	1967
RABENAU, PHILIP A., F.S.A., 59 Harbor Ln., Massapequa Park, N. Y. 11762	*1965
RABINOWITZ, BERNARD, A.S.A., F.C.I.A., Director of Actuarial Services, Bankers Life & Casualty Co., Chicago, Ill. 60630	1971
RABINOWITZ, STEVEN M., F.S.A., Consulting Actuary, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	e 1975
RACHLIN, ROBERT, Chairman of the Board, Compensation Planning Corp., 666 Fifth Ave., New York, N. Y. 10019	ae 1976
RADCLIFFE, R. STEPHEN, F.S.A., Reinsurance Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206	1975
RADIN, HARRY C., 547 Vistamont Ave., Berkeley, Calif. 94708	*1965
RAEL, JUAN B., JR., F.S.A., F.C.A., President, Rael & Letson, 1200 Bayhill Dr., San Bruno, Calif. 94066	e*1965
RAID, GARY A., A.C.A.S., Actuary, Unigard Ins. Group, Seattle, Wash. 98161	1967
RAISCH, GEORGE F., F.C.A., Actuarial and Insurance Management Consultant, 25 Tudor City Pl., New York, N. Y. 10017	*1965
RAMIREZ, MIGUEL A., A.S.A., Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e 1971
RAMSEY, HENRY B., JR., F.S.A., Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	e*1965
RANDALL, DONALD J., F.S.A., Senior Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701	e*1965
RANDALL, FREDERICK A., F.S.A., Vice-President and Actuary, Commercial Union Life Ins. Co., Boston, Mass. 02108	1974
RANDALL, ROBERT J., SR., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
RANEY, SUSAN G., A.S.A., Associate Actuary, Milliman & Robertson, 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	ae 1976
RANKIN, GERALD J., F.S.A., Vice-President and Actuary, North American Co. for Life & Health Ins., Chicago, Ill. 60604	1973
RANKINS, J. ROBERT, F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	1972
RAPPAPORT, ANNA MARIA (Ms.), F.S.A., Consulting Actuary, William M. Mercer, 222 S. Riverside Plaza, Chicago, Ill. 60606	e*1965
RASHID, ZAFAR, F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1975
RASKIN, RICHARD S., A.S.A., 988 Iris Ln., Baldwin, L.I., N. Y. 11510	e 1966
RATHBONE, JAMES S., Associate Director of Group Actuarial Services, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	ae 1976
RATHBONE, NATHANAEL, A.C.A., Actuary, American Guaranty Life Ins. Co., Portland, Oreg. 97201	1966
RATHGEBER, FREDRICK E., F.S.A., 333 Oxford Dr., Short Hills, N. J. 07078	*1965
RATNASWAMY, RAJARATNAM, A.C.A.S., Staff Actuary, St. Paul Ins. Cos., St. Paul, Minn. 55102	1967
RAWS, ALFRED, III, F.S.A., Assistant Actuary, Continental American Life Ins. Co., Wilmington, Del. 19899	1977
RAY, EDWARD J., III, F.S.A., Director, U.S. Individual Actuarial Dept., Pan American Life Ins. Co., New Orleans, La. 70160	1976
RAYMOND, DAVID H., F.S.A., Actuary, Lincoln Income Life Ins. Co., Louisville, Ky. 40201	1969
RAYMOND, KATHLEEN A., Actuarial Assistant, E. I. duPont deNemours & Co., Inc., Treasurer's Department, Pension Analysis Section, DuPont Bldg., Wilmington, Del. 19898	ae 1976
REA, EVERETT A., A.S.A., Principal, Employee Benefits Dept., Peat, Marwick, Mitchell & Co., Three Embarcadero Center, San Francisco, Calif. 94111	e 1966
READE, DAVID M., F.S.A., F.C.I.A., F.C.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e*1965

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REAGH, RUSSELL R., F. C. A., 2340 Silver Palm Rd., W., Boca Raton, Fla. 33432	Enrolled *1965
REAVILL, ALBERT E., JR., F. S. A., Vice-President, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
RECK, STEPHEN L., F. S. A., Vice-President and Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307	e 1973
RECORD, HORACE A., F. S. A., Senior Actuarial Consultant, Union Mutual Life Ins. Co., Portland, Maine 04112	e*1965
REDDINGTON, ROBERT F., A. S. A., Assistant Actuary, American Telephone & Telegraph Co., Box 2016, New Brunswick, N. J. 08093	e 1972
REED, ALAN L., JR., F. S. A., Vice-President, Stone, Young & Co., 546 Valley Rd., Upper Montclair, N. J. 07043	*69
REED, L. ALWILDA, Consulting Actuary, William M. Mercer, One Oliver Plaza, Pittsburgh, Pa. 15222	ae 1976
REED, DAVID S., F. S. A., Vice-President, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
REED, EDITH T. (Miss), M. C. A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1966
REED, OWEN A., F. S. A., F. C. I. A., Vice-President and Actuary, Sun Life Assur. Co. of Canada, Montreal, Quebec H3C 3G5	e 1968
REEDER, HOWARD C., F. S. A., 1125 Sheridan Rd., Wilmette, Ill. 60091	e*1965
REEDER, JAMES D., F. F. A. A., #2 Colonial Ct., #B, Webster Groves, Mo. 63119	*1965
REEDER, MARIE H. (Mrs.), 2010 Maplewood Ave., Abington, Pa. 19001	1966
REEDER, W. RODMAN, A. S. A., Agency Assistant, Penn Mutual Life Ins Co., Philadelphia, Pa. 19172	1966
REES, JOHN A., JR., Ethyl Corp., P. O. Box 81, Richmond, Va. 23201	e 1969
REEVES, WILLIAM E., A. S. A., Assistant Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	1971
REHAK, VIRGIL L. F. S. A., F. C. I. A., Actuary, F. I. C. & Associates, Inc., 15 W. 10th St., Kansas City, Mo. 64105	1966
REICH, FELICITAS (Miss), F. S. A., A. C. A. S., Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
REICH, SHELDON, F. S. A., Associate Actuary, Standard Security Life, New York, N. Y. 10022	1966
REID, DONALD H., F. S. A., F. C. I. A., Vice-President, Towers, Perrin, Forster, & Crosby (Canada), 1111 Melville St., Vancouver, British Columbia V6E 3V6	e 1966
REIFENBERGER, WILLIAM J., F. S. A., Associate Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	1973
REILLY, A. WENDELL, 220 Knight Dr., San Rafael, Calif. 94901	1970
REILLY, FRANCIS V., Special Assistant, Federal Insurance Administration, Dept. of Housing and Urban Development, Washington, D. C. 20410	1967
REILLY, G. EMERSON, A. S. A., 280 E. Dunedin Rd., Columbus, Ohio 43214	1966
REIMERT, WILLIAM A., F. S. A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1974
REINBOLT, JAMES B., A. C. A. S., Vice-President, Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701	1967
REINER, JACK G., Assistant Vice-President and Chief Actuary, American Fidelity Ins. Co., Oklahoma City, Okla. 73125	1972
REINHARDT, THOMAS E., A. S. A., Vice-President and Actuary, Provident Indemnity Life Ins. Co., Norristown, Pa. 19404	1966
REISKYTL, JAMES F., F. S. A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	1970
REMICK, ROBERT M., President, Multiple Funding Pension, Inc., 342 Madison Ave., New York, N. Y. 10017	ae 1977
RENZ, DAVID L., F. S. A., Associate Actuarial Director, Prudential Ins. Co., Minneapolis, Minn. 55440	1976
REPP, FRANK D., JR., A. S. A., F. C. A., Vice-President and Actuary, A. S. Hansen, Inc., 400 Colony Square, Atlanta, Ga. 30309	e 1970
REPSCHLAGER, LINDA J., Assistant Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1976

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RESONY, ALLIE V., F. C. A. S., Assistant Secretary, Hartford Accident & Indemnity Co., Hartford, Conn. 06115	Enrolled *1965
RESONY, JOHN A., F. C. A. S., Executive Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	*1965
RETTERRATH, RONALD, F. C. A. S., Associate Actuary and Manager, Employers Ins. of Wausau, Wausau, Wis. 54401	1975
REUTER, ROBERT E., F. S. A., A. F. A. A., Vice-President, MIS, Lutheran Brotherhood, Minneapolis, Minn. 55402	1966
REVIS, JOHAN F., A. S. A., Actuarial Consultant, Coates, Herfurth & England, 320 California St., Los Angeles, Calif. 94104	ae 1976
REYNOLDS, ERNEST L., A. S. A., 4380 Charter Point Blvd., Jacksonville, Fla. 32211	1969
REYNOLDS, FRANKLIN G., F. S. A., President, Reynolds Actuarial Services, Box 773, Waterloo, Ontario	e 1977
REYNOLDS, GEORGE A., F. S. A., F. C. I. A., Executive Officer (Group Pension Operations), Mutual Life Assur. Co. of Canada, Waterloo, Ontario N2J 4C5	e*1965
REYNOLDS, JOHN A., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976
REYNOLDS, WALTER L., F. S. A., 16410 Caminito Vecinos, San Diego, Calif. 92128	e*1965
RHOLL, DONALD A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	e 1967
RICCARDO, JOSEPH F., JR., F. C. A. S., Auditor, Aetna Life & Casualty, Hartford, Conn. 06156	1967
RICCIARDELLI, CARMINE F., A. S. A., Vice-President and Group Actuary, United States Life Ins. Co., New York, N. Y. 10038	e 1966
RICE, FRANK H., F. S. A., Director of Administrative Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965
RICE, W. VERNON, A. C. A. S., Assistant Vice-President and Associate Actuary, Chubb & Son, Inc., 51 John F. Kennedy Pkwy., Short Hills, N. J. 19122	1977
RICH, MICHAEL J., F. S. A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1973
RICHARDS, ALAN, F. S. A., Chairman, President and C. E. O., Life Ins. Co. of Calif., La Jolla, Calif. 92038	1966
RICHARDS, HARRY R., F. C. A. S., President, Independent Actuarial Inc. Services, 435 Buckland Rd., South Windsor, Conn. 06074	*1965
RICHARDS, LORRAINE A., Supervising Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	ae 1976
RICHARDSON, CHARLES F. B., F. S. A., The Islands, Rt. 1, Box 88, Crystal River, Fla. 32629	*1965
RICHARDSON, J. LECIL, JR., F. C. A., Consulting Actuary, 109 Sun Valley Rd., Little Rock, Ark. 72205	1966
RICHARDSON, JAMES F., F. C. A. S., Second Vice-President and Actuary, Hanover Ins. Cos., Worcester, Mass. 01605	1970
RICHARDSON, ROBERT F., A. S. A., Actuary, William M. Mercer, Inc., Norton Bldg., Seattle, Wash. 98008	e 1974
RICHARDSON, WALKER S., Vice-President, Liberty Mutual Ins. Co., Boston, Mass. 02117	1967
RICHARDSON, WILLIAM R., Senior Actuarial Manager, A. S. Hansen, Inc., First International Bldg., Dallas, Texas 75270	ae 1976
RICHHART, JAMES W., F. S. A., Vice-President and Actuary, World Ins. Co., Omaha, Nebr. 68102	1972
RICHMOND, GERALD, F. S. A., Enrolled Actuary, New England Life Ins. Co., Boston, Mass. 02117	e 1972
RICHMOND, OWEN D., A. C. A. S., Accounting Vice-President, Business Men's Assur. Co., Kansas City, Mo. 64141	1966
RICHMOND, RHODA B., Pension Consultant, Prudential Ins. Co., Florham Park, N. J. 07932	ae 1976
RICHMOND, STANLEY M., Manager, Peat, Marwick, Mitchell & Co., One Boston Pl., Boston, Mass. 02108	ae 1976
RICHTER, ANTHONY B., F. S. A., William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	1966

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RICKARDS, CHARLES E., F.S.A., Consulting Actuary, 502 Tedwyn Apts., Bryn Mawr, Pa. 19098	Enrolled e*1965
RICKERS, FREDERICK R., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68508	e 1971
RIDDLESWORTH, WILLIAM A., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
RIEBOLD, MARY S. (Mrs.), F.S.A., Assistant Vice-President, William M. Mercer Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	e 1974
RIES, HENRY F., F.C.A., A.F.A.A., 737 Franklin St., Denver, Colo. 80218	*1965
RIETH, STEVEN M., F.S.A., Assistant Actuary Life Products, Aid Association for Lutherans, Appleton, Wis. 54919	1977
RIFE, N. HOLLIS, F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10003	1977
RIGEL, J. REUBEN, F.S.A., Vice-President and Actuary, Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd., St. Louis, Mo. 63105	e 1975
RIGGS, JAMES H., F.S.A., Consulting Actuary, 115 N. Pennsylvania St., Indianapolis, Ind. 46204	e 1970
RILEY, C. RONALD, F.S.A., Vice-President and Actuary, Metropolitan Property & Life Ins. Co., Warwick, R. I. 02887	1970
RILEY, LEO J., JR., Agency Manager, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19102	ae 1976
RIMMER, RONALD W., F.S.A., Second Vice-President and Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1970
RINEHART, CHARLES R., F.C.A.S., Vice-President, Fireman's Fund Ins. Cos., San Francisco, Calif. 94119	1975
RINK, RICHARD G., F.S.A., Vice-President and Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215	1966
RIPANDELLI, JOHN S., F.C.A., A.C.A.S., A.F.A.A., Actuary and Pension Consultant, P.O. Box 3552, Tallahassee, Fla. 32303	e*1965
RIPPS, JAY C., F.S.A., Director, Public Services Programs, Corporate Social Responsibility Dept., Aetna Life & Casualty, Hartford, Conn. 06156	e 1972
RISBERG, DONALD F., F.S.A., Johnson & Higgins, Three Girard Plaza, Philadelphia, Pa. 19103	e*1965
RISEN, MICHAEL H., F.S.A., A.C.A., Consulting Actuary, R.D. 4, Box 220, Boyertown, Pa. 19512	e 1969
RISTAU, MICHAEL R., F.S.A., Associate Actuary, CNA Insurance, Chicago, Ill. 60685	e 1973
RITTER, JOSEPH G., 107 Madonna Cir., St. Francis Village, Crowley, Texas 76036	1967
RITTER, SHIRLEY S. (Mrs.), A.C.A., Senior Vice-President, A. M. Kunis & Co., Inc., 184 Grand Ave., Englewood, N. J. 07631	e 1966
RITTERBUSH, BERNARD R., F.S.A., Mutual Security Life Ins. Co., Fort Wayne, Ind. 46805	1977
ROACH, ROBERT F., A.C.A.S., Director & Personal Line Actuary, Commercial Union Assur. Cos., Boston, Mass. 02108	1977
ROBB, STEVEN A., F.S.A., Stennes & Assoc. Inc., 2001 Bryan Tower, Dallas, Texas 75201	e 1974
ROBBINS, EDWARD L., F.S.A., Second Vice-President and Actuary, International Operations, Pan-American Life Ins. Co., New Orleans, La. 70119	1971
ROBINS, LILLIAN (Miss), 11 Worthington Rd., Brookline, Mass. 02146	1967
ROBERTS, HENRY R., F.S.A., President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
ROBERTS, JACK W., F.S.A., F.C.I.A., Vice-President and Director of Group Insurance, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1966
ROBERTS, JOHN C., A.S.A., F.C.I.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1966
ROBERTS, JOHN K., F.S.A., Senior Vice-President, Corporate Services, Pan-American Life Ins. Co., New Orleans, La. 70119	*1965
ROBERTS, LEWIS H., F.C.A.S., Senior Vice-President, Woodward & Fondiller, Inc., 730 Fifth Ave., New York, N. Y. 10019	*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
ROBERTS, MAURICE B., A.C.A., 2817 Cabot Pl., El Paso, Texas 79925	1966
ROBERTS, WAYNE V., F.S.A., Assistant Actuary, Standard Ins. Co., Portland, Oreg. 97207	1969
ROBERTS, WILLIAM P., JR., A.S.A., Director, Central Actuarial Dept., Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102	e 1970
ROBERTSON, A. HAEWORTH, F.S.A., Chief Actuary, U.S. Social Security Administration, Suite 700, Altmeyer Bldg., 6401 Security Blvd., Baltimore, Md. 21235	e*1965
ROBERTSON, ALEXANDER C. M., A.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Sun Life Assur. Co. of Canada, Montreal, Quebec H3C 3G5	1968
ROBERTSON, DONALD J., A.S.A., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108	1966
ROBERTSON, RICHARD S., F.S.A., Vice-President, Lincoln National Corporation, Fort Wayne, Ind. 46801	1971
ROBERTSON, STUART A., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	*1965
ROBINSON, GARY C., F.S.A., Director, Pension Actuarial & Administration, Pan-American Life, New Orleans, La. 70119	1976
ROBINSON, JOHN T., F.S.A., Associate Actuary, Southern Farm Bureau Life Ins. Co., Jackson, Miss. 39205	e 1973
ROBINSON, LARRY R., F.S.A., Vice-President and Actuary, State Life Ins. Co., Indianapolis, Ind. 46204	e 1966
ROBINSON, LESLIE, A.S.A., Consulting Actuary, 450 S. Bedford Dr., Beverly Hills, Calif. 90212	1970
ROBINSON, PAUL D., Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N. Y. 10017	e 1966
ROBINSON, RICHARD E., F.C.A., Kimball and Robinson, 60 Hickory Dr., Waltham, Mass. 02154	e 1966
ROBINSON, ROBERT P., F.S.A., Assistant Vice-President and Associate Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64141	*1965
ROBINSON, WILLIAM K., A.C.A., 330-W Palo Verde Dr., Phoenix, Ariz. 85013	1966
ROBOTKA, ROBERT G., A.S.A., Consulting Actuary, P.O. Box 816, Willcox, Ariz. 85643	1966
ROBST, CARL D., M.C.A., A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e 1966
ROBY, ALLAN B., JR., F.S.A., Secretary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
ROCCAS, GEORGE J., F.S.A., Towers, Perrin, Forster & Crosby, 90 Park Ave., New York, N. Y. 10016	e 1971
ROCKER, WILLIAM A., Consultant, 2803 Stanbridge, East Norriton, Pa. 19401	ae 1976
RODE, ERWIN A., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
RODERMUND, MATTHEW, F.C.A.S., Vice-President and Actuary, Munich American Reins. Co., New York, N. Y. 10022	*1965
RODOLFO, MA. ROSARIO S. (Ms.), Assistant Vice-President and Planning Director, Firemans Fund American Life Ins. Co., San Rafael, Calif. 94911	1976
RODRIGUEZ, AUGUSTO A., A.C.A., Vice-President and Actuary, Pension Consultants, Inc., 11955 W. Dixie Hwy., Miami, Fla. 33161	e 1966
RODWAN, SANDRA W., Actuary, Gabriel, Roeder, Smith & Co., 2090 First National Bldg., Detroit, Mich. 48226	ae 1976
ROE, ARMIN S., F.C.A., Consulting Actuary, Roe & Co., 920 N. Fairview Ave., Lansing, Mich. 48912	1970
ROEDER, RICHARD G., F.F.A.A., A.C.A., Actuary, Gabriel, Roeder, Smith & Co., First National Bldg., Detroit, Mich. 48226	*1965
ROENICK, ROBERT G., F.C.A., Manager, The Wyatt Co., 6610 Harwin Dr., Houston, Texas 77036	e 1966
ROENISCH, DAVIS H., F.S.A., Actuary, Compensation & Capital, Inc., 125 S. Wacker, Chicago, Ill. 60606	e*1965
ROESER, KIRK, F.S.A., Assistant Vice-President, Mony Reinsur. Corp., New York, N. Y. 10038	1971

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

# Membership

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ROG, HOWARD, A. S. A., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	Enrolled ae 1976
ROGAWSKI, PAULINA, Valuation Analyst, Metropolitan Life Ins. Co., N. Y. 10010	ae 1977
ROGERS, DANIEL J., F. C. A. S., Vice-President and Actuary, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90010	1977
ROGERS, LORRAINE K., Senior Statistical Analyst, Hooker & Holcombe, Inc., 65 LaSalle Rd., West Hartford, Conn. 06107	ae 1976
ROHDA, RODNEY R., F. S. A., Vice-President and Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e 1971
ROHLFS, A. FREDERICK, JR., A. S. A., M. C. A., Principal, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1968
ROHLFS, HARRY J., Senior Actuary, Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia, Pa. 19102	ae 1976
ROHLING, FRED H., 5531 Chadwick Rd., Shawnee Mission, Kans. 66205	1966
ROHM, CHARLES E., F. S. A., Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307	e*1965
ROHRKEMPER, PAUL H., F. S. A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1975
ROLLAND, IAN M., F. S. A., President, Lincoln National Corp., Fort Wayne, Ind. 46801	*1965
ROLLERSON, LLOYD G., F. S. A., F. C. I. A., Senior Group Vice-President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1966
ROLLIER, JACK A., F. S. A., Assistant Vice-President and Group Actuary, Southland Life Ins. Co., Dallas, Texas 75221	1973
ROME, JOSEPH T., A. F. A. A., Actuarial Aide, Locomotive Engineers Mutual Life & Accident Ins. Assn., Cleveland, Ohio 44114	1966
ROMMEL, JOHN D., JR., F. S. A., Vice-President and Senior Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	*1965
RONDA, ROBERT, F. S. A., Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1976
ROOD, HENRY F., F. S. A., A. C. A. S., (Past President), 5505 Old Mill Rd., Fort Wayne, Ind. 46807	*1965
ROSATI, ROBERT A., F. S. A., Assistant Actuary, Prudential Ins. Co., South Plainfield, N. J. 06800	1977
ROSE, BEVERLY S. (Mrs.), F. S. A., Vice-President and Associate Group Actuary, American National Ins. Co., Galveston, Texas 77550	e 1973
ROSEN, ANTHONY H., Vice-President, Northeast Administrators, Inc., 125 Elm St., Westfield, N. J. 07090	ae 1976
ROSEN, MARK L., F. S. A., Associate Group Actuary, New England Mutual Life, Boston, Mass. 02117	e 1976
ROSEN, STEPHEN H., Vice-President, Paul A. Tanker & Assoc., 1521 Locust St., Philadelphia, Pa. 19102	ae 1976
ROSENBAUM, JEAN R., Account Executive, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	ae 1977
ROSENBERG, ISAAC, F. S. A., Associate Actuary, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	e 1974
ROSENBERG, MAX, E. A., A. A. A. A., President, Independent Actuarial Services, Inc., 41 E. 42nd St., New York, N. Y. 10017	ae 1977
ROSENBERG, NORMAN, F. C. A. S., Vice-President and Actuary, Farmers Ins. Group, Los Angeles, Calif. 90051	*1965
ROSENBLATT, ALICE F., F. S. A., Group Actuary, William M. Mercer, 200 Clarendon St., Boston, Mass. 02116	1977
ROSENBLOOM, SAMUEL, F. S. A., F. C. A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central, St. Louis, Mo. 63105	e*1965
ROSENFELDER, MICHAEL, F. C. I. A., A. S. A., Corporate Vice-President, Actuarial, Statements and Taxation, Confederation Life Ins. Co., Toronto, Ontario M4W 1H1	1970
ROSENTHAL, IRVING, F. S. A., 3850 Sedwick Ave., Bronx, N. Y. 10463	*1965
ROSENTHAL, ROBYN E., Assistant Actuary, Martin E. Segal Co., Inc., 607 Boylston St., Boston, Mass. 02363	ae 1976

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ROSENTHAL, RONALD M., Assistant Secretary, Aetna Life & Casualty, Hartford, Conn. 06156	Enrolled ae 1977
ROSENTHAL, SAUL, F.S.A., Senior Vice-President and Actuary, Beneficial National Life Ins. Co., New York, N. Y. 10016	*1965
ROSHOLT, LEHMAN M., F.F.A.A., 1153 Archer St., San Diego, Calif. 92109	e*1965
ROSIER, DREIGHTON H., F.S.A., Associate, Towers, Perrin, Forster & Crosby, New York, N. Y. 10016	e 1976
ROSINI, HAROLD L., A.S.A., Senior Research Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	e 1966
ROSKY, THEODORE S., F.S.A., Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
ROSS, ANDREW S., F.S.A., F.C.I.A., Vice-President, William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M5C 1A2	e 1976
ROSS, E. CHADWICK, F.S.A., M.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1971
ROSS, JAMES B., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
ROSS, JAMES P., F.C.A.S., Vice-President and Actuary, Argonaut Ins. Co., Menlo Park, Calif. 94025	1974
ROSS, JOHN L., Senior Consultant, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1977
ROSS, JOHN W., Director of Technical Marketing, Equimatics, Inc., 1025 Elm St., Dallas, Texas 75202	1968
ROSS, KENNETH H., F.S.A., F.C.A., F.C.I.A., 534 Parkwood Ln., Naples, Fla. 33940	e*1965
ROSSER, HARWOOD, F.S.A., A.C.A.S., Actuarial Consultant, OEBS U.S. Labor Dept., 200 Constitution Ave., Washington, D. C. 20216	e*1965
ROSSMAN, GLENN A., F.S.A., Actuarial Assistant, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1977
ROSSMAN, STANLEY B., F.S.A., M.C.A., Actuary, The Wyatt Co., 21241 Ventura Blvd., Woodland Hills, Calif. 91364	e 1975
ROTH, IRVING G., F.S.A., 4001 S. Ocean Dr., Hollywood, Fla. 33019	e*1965
ROTH, LEWIS P., F.S.A., Vice-President, Financial Services, Mutual of New York, New York, N. Y. 10019	1968
ROTH, RICHARD J., F.C.A.S., Vice-President and Actuary, CNA Ins., Chicago, Ill. 60685	1966
ROTH, RONALD G., Philadelphia Financial Group, Old York Rd. & Greenwood Ave., Jenkintown, Pa. 19046	ae 1976
ROTH, WILLIAM M., F.S.A., Second Vice-President, Group Life and Health, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
ROTHMEYER, WAYNE A., F.S.A., SAFECO Life Ins. Co., Seattle, Wash. 98185	1971
ROTHSCHILD, KENNETH A., F.S.A., Assistant Actuary, National Associates, Inc., 615 S. Flower St., Los Angeles, Calif. 90017	1972
ROTKOWITZ, IRVING P., Assistant Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
ROTTER, PAUL T., F.S.A., Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	e*1965
ROUFFA, ROBERT S., F.S.A., Vice-President and Actuary, Home Life Ins. Co., New York, N. Y. 10007	e*1965
ROWELL, JOHN H., F.C.A.S., Account Executive and Vice-President, Frank B. Hall & Co., 230 W. Monroe, Chicago, Ill. 60606	*1965
ROWLAND, JACK L., A.S.A., Second Vice-President, Underwriting, Mutual Benefit Life Ins. Co., Newark, N. J. 07101	1966
ROYER, ALAN F., A.C.A.S., Associate Actuary, Dept. of Ins., State of New Jersey, Trenton, N. J. 08625	1971
ROZIER, WILLIAM M., Principal Actuary, New York City Employees Retirement System, 40 Worth St., New York, N. Y. 10013	e 1967
RUBIE, JAMES S., JR., F.S.A., Consulting Actuary, Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e 1975

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RUBIN, ETHEL C. (Mrs.), A.S.A., Actuary, U. S. Civil Service Commission, 1900 E St., N.W., Washington, D. C. 20415	Enrolled e 1966
RUBINO, FRANK, F.S.A., Associate Director, Actuarial Services, Prudential Property & Casualty, Holmdel, N. J. 07733	1976
RUBINSTEIN, SEYMOUR, F.S.A., Consulting Actuary, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	e 1966
RUBINSTEIN, STUART F., F.S.A., Associate Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	1975
RUBSAM, JOSEPH L., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
RUCHLIS, ELSIE (Mrs.), F.C.A.S., Hickory Hill, Kerhonkson, N. Y. 12446	*1965
RUCK, HAROLD E., F.S.A., Senior Vice-President and Actuary, Volunteer State Life Ins. Co., Chattanooga, Tenn. 37401	e*1965
RUDD, JOHN S., JR., F.C.A., Consulting Actuary, Rudd & Widsom, 1104 Perry- Brooks Bldg., Austin, Texas 78701	e*1965
RUDDOCK, JOHN Y., 401 Metairie Rd., Metairie, La. 70005	*1965
RUDDUCK, GEORGE A., F.S.A., Vice-President and Senior Actuary, Boone & Co., 710 Coliseum Dr., Winston-Salem, N. C. 27106	1971
RUDZINSKI, EDWARD J., A.S.A., M.C.A., Vice-President, Alexander & Alexander, Inc., 100 E. Pratt St., Baltimore, Md. 21202	e 1969
RUEHLE, THOMAS G., Assistant Actuary, CNA Ins., Chicago, Ill. 60685	1977
RUGGER, GERALD K., F.S.A., President, Rome Life Ins. Co., New York, N. Y. 10007	*1965
RUGLAND, WALTER L., F.S.A., F.F.A.A., (Past President), 124 River Dr., Appleton, Wis. 54911	*1965
RUGLAND, WALTER S., F.S.A., A.F.A.A., A.C.A., Consulting Actuary, Milliman & Robertson, Inc., 120 S. La Salle, Chicago, Ill. 60603	e 1963
RULLAND, RANDY L., F.S.A., Associate Actuary Group, Sentry Life Ins. Co., Stevens Point, Wis. 54481	1976
RUNNING, ROLF H., F.S.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402	e 1975
RUPERT, WALTER J., F.S.A., Dellwood, White Bear Lake, Minn. 55110	*1965
RUPP, LAWRENCE J., F.S.A., Vice-President and Chief Actuary, CUNA Mutual Ins. Society, Madison, Wis. 53705	e 1966
RUPPEL, ROBERT J., Actuarial Assistant, William M. Mercer, Inc., 1221 8th Ave., New York, N. Y. 10020	ae 1976
RUSHWORTH, THOMAS J., Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	ae 1976
RYAN, JOHN F., F.S.A., 333 Plymouth Ave., Brightwaters, N. Y. 11718	*1965
RYAN, KEVIN M., F.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1970
RYAN, MICHAEL E., F.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, One Boston Pl., Boston, Mass. 02108	e 1976
RYAN, ROBERT P., F.S.A., Vice-President and Actuary, Boston Mutual Life Ins. Co., Canton, Mass. 02021	1972
RYAN, ROBERT W., F.S.A., Vice-President, Alexander & Alexander, Inc., 2001 Bryan Tower, Dallas, Texas 75201	e 1969
RYAN, RONALD E., F.S.A., F.C.I.A., Vice-President, Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403	e*1965
RYAN, WILLIAM K., Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68131	ae 1977
RYDER, ROBERT W., A.S.A., Vice-President and Actuary, Stone, Young & Co., 546 Valley Rd., Upper Montclair, N. J. 07043	e 1968
SAARET, KARL, 1124 S.E. Third St., Crystal River, Fla. 32629	*1965
SAARLOOS, GEORGE L., M.C.A., A.F.A.A., Life Actuary, State of Minnesota, Ins. Div., Metro Square Bldg., St. Paul, Minn. 55101	1969

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SACHS, DAVID S., F.S.A., Associate Actuary, The Baltimore Life Ins. Co., Baltimore, Md. 21201	Enrolled 1974
SADLER, GREGG R., F.S.A., Business Men's Assur. Co., Kansas City, Mo. 64141	1977
SAFFEIR, HARVEY J., F.S.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	e*1985
SAFFERT, ARTHUR W., Vice-President and Actuary, National Producers Life Ins. Co., Phoenix, Ariz. 85011	1967
SAKAGUCHI, KIYOFUMU, F.S.A., Actuary for Japan, Occidental International Enterprises, Inc., Olive at 12th, Los Angeles, Calif. 90015	1975
SAKSENA, GAJRAJ B., F.S.A., President, The Saks Co., 3757 Macbeth Dr., San Jose, Calif. 95127	e 1966
SALMONS, GEORGE B., F.S.A., Assistant Actuary-Pensions, Paul Revere Life Ins. Co., Worcester, Mass. 01608	1977
SALZMANN, RUTH E. (Miss), F.C.A.S., Vice-President and Actuary, Sentry Life Ins. Co., Stevens Point, Wis. 54481	*1965
SAMANIEGO, ZENaida M., F.S.A., Assistant Actuary, New York Life Ins. Co., New York, N. Y. 10010	1977
SAMPLE, BETTY L., Unit Manager - Actuarial Group, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	ae 1977
SAMPLES, DONALD W., F.S.A., Research Assistant, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	1977
SANDEEN, FREDRIC G., Pension Consultant, Retirement Plans, Inc., 239 Hanna Bldg., Cleveland, Ohio 44115	ae 1977
SANDERS, DOUGLAS O., JR., F.S.A., Vice-President and Actuary, Foremost Life Ins. Co., Grand Rapids, Mich. 49501	1973
SANDLER, ROBERT M., A.C.A.S., Vice-President and Actuary, American Home/National Union Groups, AIG, New York, N. Y. 10005	1971
SANN, BRIAN S., F.S.A., Consulting Actuary, Conrad M. Siegel, Inc., 500 Nationwide Dr., Suite 100, Harrisburg, Pa. 17110	e 1975
SANNING, DONALD E., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307	e 1971
SANZ DE SOTO, JULIA T., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., New York, N. Y. 10001	ae 1976
SAPORA, JOSEPH K., F.S.A., Vice-President and Actuary, Woodward, Ryan, Sharp & Davis, 3 Park Ave., New York, N. Y. 10015	e 1975
SARDELIS, JOHN, A.S.A., Assistant Vice-President, Manhattan Life Ins. Co., New York, N. Y. 10019	ae 1976
SARGENT, GARY N., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1973
SARNOFF, PAUL E., F.S.A., A.C.A.S., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
SARTAIN, JAMES H., F.S.A., Senior Vice-President and Actuary, Mutual Trust Life Ins. Co., Oak Brook, Ill. 60521	1970
SATROM, DONN B., F.S.A., Assistant Research Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402	1976
SAULON, JOSEPH F., A.S.A., F.C.A., Vice-President, William M. Mercer, Inc., 1430 Northstar Center, Minneapolis, Minn. 55402	e*1965
SAUNDERS, HARRY S., F.S.A., Director of Actuarial Services, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3H5	1976
SAVASTA, ANTHONY J., A.S.A., President, A. J. Savasta, Inc., 150 Broad Hollow Rd., Melville, N. Y. 11746	e 1968
SAVASTA, NEIL J., A.S.A., Savasta & Company, Inc., 10 E. 40th St., New York, N. Y. 10016	e 1966
SAVITZ, EDWARD I., Vice-President, Samuel J. Savitz & Assoc., Inc., 1845 Walnut St., Philadelphia, Pa. 19103	ae 1976
SAWYER, JOSHUA S., III, A.C.A.S., Assistant Vice-President and Associate Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94119	1971
SAWYER, OLIN M., F.S.A., Assistant Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	e 1969
SCAMMON, LAWRENCE W., A.C.A.S., 39 Hilltop Pl., New London, N. H. 03257	1967

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SCARBOROUGH, ALTON L., Manager, 9675 Baymeadows Rd., #88, Jacksonville, Fla. 32216	Enrolled ae 1976
SCARLETT, DAVID E., F.S.A., Assistant Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01133	e 1972
SCHADT, EDWARD F., A.S.A., Annuity and Pension Consultant, Metropolitan Life Ins. Co., New York, N. Y. 10010	1971
SCHAEFFER, GAIL P., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1977
SCHAFER, BARRY H., Supervisor, Annual Pension Valuations, Metropolitan Life Ins. Co., New York, N. Y. 10010	ae 1976
SCHALLER-KELLY, CHARLES V., A.S.A., F.C.I.A., Associate Actuary, Alcan Fiduciaries, Ltd., One Place Ville Marie, Montreal, Quebec H3C 3H2	e 1969
SCHARMER, GARY L., A.S.A., Senior Actuarial Assistant, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	ae 1976
SCHATZ, PHILIP M., A.S.A., Pension Actuarial Consultant, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92660	ae 1976
SCHAUER, FRANCIS M., JR., F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1973
SCHAUMANN, GEORGE R., A.S.A., A.F.A.A., Vice-President, CPS Actuaries, 1014 Hope St., Stamford, Conn. 06907	e 1966
SCHIEL, PAUL J., F.C.A.S., Vice-President and Senior Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203	1968
SCHIEBL, JEROME A., F.C.A.S., Vice-President, Employers Ins. of Wausau, Wausau, Wis. 54401	1966
SCHIED, JAMES E., F.C.A.S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115	1966
SCHIEG, HENRY F., F.S.A., F.F.A.A., President, Aid Association for Lutherans, Appleton, Wis. 54911	*1965
SCHELLEMBERG, GEORGE S., Assistant Vice-President, Family Life Ins. Co., Seattle, Wash. 98101	1969
SCHELLPEPER, GENE H., F.S.A., Associate Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202	1971
SCHENKEL, JAMES M., F.S.A., Second Vice-President and Actuary, Home Life Ins. Co., New York, N. Y. 10007	*1965
SCHER, EDWARD, F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
SCHER, JERROLD R., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1971
SCHERB, MARVIN A., Pension Consultant, Metropolitan Life Ins. Co., New York, N. Y. 10010	ae 1976
SCHERMANN, HARRIS, A.S.A., F.C.I.A., Actuarial Vice-President, Canada Life Assur. Co., Toronto, Ontario M5G 1R8	1966
SCHIFF, LAWRENCE R., A.S.A., A.C.A., President, Lawrence R. Schiff Assoc., Inc., 111-15 Queens Blvd., Forest Hills, N. Y. 11375	e 1966
SCHIMPF, M. CURTIS, F.C.A., Box 458K, Rt. 3, Timucua St., Crystal River, Fla. 32629	*1965
SCHLACHTER, GERTRUDE A. (Miss), F.S.A., 270 South Blvd., Nyack, N. Y. 10960	*1965
SCHLAGETER, FRANK W., A.S.A., Associate Actuary, Meidinger & Assoc. Inc., 8004 Franklin Farms Dr., Richmond, Va. 23288	e*1965
SCHLAUG, OWEN C., JR., A.S.A., F.C.A., The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	e 1968
SCHLEH, LAUREN W., Secretary-Treasurer and Actuary, L.E. & C.M.P.A., 1100 Mutual Bldg., Detroit, Mich. 48226	1967
SCHLENZ, JOHN W., A.C.A.S., A.C.A., Consulting Actuary, Coopers & Lybrand, 222 S. Riverside Plaza, Chicago, Ill. 60604	e 1967
SCHLOSS, EUGENE, A.S.A., M.C.A., Consulting Actuary, 2631 Merrick Rd., Bellmore, N. Y. 11710	e 1970
SCHLOSS, HAROLD W., F.C.A.S., Executive Vice-President, Royal-Globe Ins. Cos., New York, N. Y. 10038	*1965
SCHMIDT, KERRY N., F.S.A., Assistant Vice-President, Johnson and Higgins, P.O. Box 1111, Atlanta, Ga. 30301	1976

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member



	Enrolled ae 1976
SCHMIDT, RENE H., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	
SCHMIDT, WILLIAM H., F. S. A., Associate Professor, Dept. of Ins., Georgia State University, Atlanta, Ga. 30303	*1965
SCHMIER, ABRAHAM, M. C. A., Senior Consultant and Actuary, Consulting Actuaries Inc., 1200 Rt. 46, Clifton, N. J. 07013	e 1971
SCHMIT, HERMAN H., F. S. A., Vice-President, General Reassur. Corp., Greenwich, Conn. 06830	1968
SCHMITZ, THOMAS L., F. S. A., Partner, Hewitt Associates, 5335 Far Hills Ave., Dayton, Ohio 45429	e 1977
SCHNAER, WILLIAM J., F. S. A., Actuary, USAA Life Ins. Co., San Antonio, Texas 78288	1973
SCHNEEBACHER, ALEXANDER T., F. S. A., Actuary-Pensions, Shenandoah Life Ins. Co., Roanoke, Va. 24029	e 1977
SCHNEIDER, F. RUSSELL, F. S. A., Executive Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
SCHNEIDER, ROBERT E., Assistant Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1977
SCHNEIDER, WILLIAM G., F. S. A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307	e*1965
SCHNEIKER, HENRY C., A. C. A. S., Secretary, Home Ins. Co., New York, N. Y. 10008	1966
SCHNELLE, CHARLES S., F. S. A., 32 Easton Rd., Westport, Conn. 06880	*1966
SCHNITZER, ROBERT J., F. S. A., Principal, Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles, Calif. 90010	e 1973
SCHOENER, PAUL H., F. S. A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	1969
SCHOENLY, STUART G., A. S. A., Associate Actuary, The Wyatt Co., 65 William St., Wellesley Hills, Mass. 02181	ae 1976
SCHOF, JOHN A., F. S. A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	e 1966
SCHONENBERG, JOHN J., JR., A. C. A., Actuary, Blue Cross & Blue Shield of Michigan, 600 Lafayette E., Detroit, Mich. 48226	1966
SCHOR, MARK, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	ae 1976
SCHORR, PHILLIP A., F. S. A., Second Vice-President and Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63103	e 1969
SCHRADER, RALPH P., A. S. A., A. S. Hansen, Inc., First International Bldg., Dallas, Texas 75270	ae 1976
SCHRAMM, ROBERT H., President, Retirements Systems Management Corp., 445 E. 200 South #15, Salt Lake City, Utah 84111	ae 1976
SCHRANK, ROSALYN L., Administrative Assistant, E. M. Klein & Assoc., 1000 Superior Bldg., 815 Superior, N.E., Cleveland, Ohio 44114	ae 1976
SCHREIBER, CAROLE E., Principal, Yaffe & Offut Assoc., Inc., 2 Hopkins Pl., Baltimore, Md. 21201	ae 1977
SCHREIBER, JEFFREY S., Consulting Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	ae 1976
SCHREIBER, JONAS J., F. C. A., Consulting Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	e*1965
SCHREINER, WILLIAM, F. S. A., Assistant Vice-President, Mutual of New York, New York, N. Y. 10019	1968
SCHREITMUELLER, RICHARD G., F. S. A., F. C. A., Actuary, Social Security Admin., 6401 Security Blvd., Baltimore, Md. 21235	e*1965
SCHROEDER, STEVEN W., Manager, Sentry Life Ins. Co., Stevens Point, Wis. 54481	ae 1976
SCHROEDER, WILLIAM E., F. S. A., Vice-President, William M. Mercer, 515 Olive St., St. Louis, Mo. 63109	e 1976
SCHUETTE, DONALD R., A. S. A., Professor, School of Business, University of Wisconsin, Madison, Wis. 53706	1970
SCHUH, DALE R., F. S. A., Director of Planning, Sentry Life Ins. Co., Stevens Point, Wis. 54481	1977

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	Enrolled
SCHULER, ROBERT J., F. C. A. S., Vice-President, Blue Cross of Western Pennsylvania, One Smithfield St., Pittsburgh, Pa. 15222	1968
SCHULMAN, JUSTIN, A. C. A. S., Associate Actuary, State Ins. Fund, 199 Church St., New York, N. Y. 10007	1975
SCHULTZ, ALAN O., F. C. A., Manager, Employee Benefits, AMFAC, Inc., 50 O'Farrell St., San Francisco, Calif. 94120	e 1966
SCHULTZ, JOHN J., III, F. C. A. S., Assistant Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21202	1977
SCHUMACHER, ROBERT C., F. S. A., Vice-President, Carlin-Black Co., 10101 Linn Statton Rd., Louisville, Ky. 40223	e 1966
SCHUTZ, JOHN A., A. S. A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60685	1966
SCHWARTZ, ADOLPH F., F. S. A., 1104 Muhlenberg Ave., Swarthmore, Pa. 19081	*1965
SCHWARTZ, JESSE M., F. S. A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N. Y. 10019	1972
SCHWARTZ, JONATHAN, A. S. A., Chief Actuary, New York City Retirement Systems, 220 Church St., New York, N. Y. 10013	e 1972
SCHWARTZ, MAX J., A. C. A. S., 2 Maple Ave. -Colonie, Albany, N. Y. 12205	1966
SCHWARTZ, RICHARD A., F. S. A., Vice-President, Marketing Services, Sun Life Ins. Co. of America, Baltimore, Md. 21201	1975
SCHWARTZ, RICHARD T., F. S. A., Consulting Actuary, 850 N. Locust St., Hazleton, Pa. 18201	*1965
SCHWARZ, JOSEPH A., A. S. A., 14 Brower Ln., Hempstead, N. Y. 11550	1966
SCHWEIHS, MATTHIAS S., A. F. A. A., Consulting Actuary, 16400-B Cherry Creek Dr., Homewood, Ill. 60430	1966
SCOTT, BRIAN E., F. C. A. S., Assistant Vice-President, Personal Ins. Dept., Aetna Life & Casualty, Hartford, Conn. 06156	1967
SCOTT, DAVID G., F. S. A., Vice-Chairman of the Board, Norin Corp., 12100 N.E. 16th Ave., North Miami, Fla. 33160	*1965
SCOTT, ELLIS W., A. S. A., Actuary, Social Security Admin., HEW-North Bldg., Washington, D.C. 20201	e 1969
SCOTT, JAMES E., JR., Assistant Actuary, National Investors Life Ins. Co., Little Rock, Ark. 72203	1970
SCOTT, SANFORD W., JR., F. S. A., Senior Vice-President and Senior Actuary, Commercial Union Life Ins. Co., Boston, Mass. 02108	e*1965
SCOTT, WILSON H., F. S. A., F. C. I. A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e*1965
SEAGER, THEODORE D., F. S. A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
SEAL, HILARY L., A. S. A., F. C. I. A., F. C. A., Chairman, Seal & Lohse, Inc., La Mottaz, 1143 Apples, Switzerland	e*1965
SEAMAN, JEROME F., F. S. A., Manager, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606	1972
SEARS, RICHARD C., F. S. A., F. C. A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e*1965
SEBOLT, FRANK O., A. S. A., A. C. A., 57 Linbrook Rd., West Hartford, Conn. 06107	e 1969
SECOR, DAVID B., F. S. A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1971
SEDLAK, STEPHEN A. J., F. S. A., Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216	1974
SEE, GARY N., F. S. A., F. C. I. A., Vice-President and Actuary, Washington National Ins. Co., Evanston, Ill. 60201	e*1965
SEELINGER, PHILIP B., Retirement Plans Manager, Levi Strauss & Co., Two Embarcadero Center, San Francisco, Calif. 94106	ae 1976
SEGAL, DONALD J., F. S. A., Assistant Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e 1967

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
SELIG, GERALD W., F.S.A., Actuary, Pensions, Business Men's Assur. Co., Kansas City, Mo. 64141	e 1974
SELIG, JOHN G., F.S.A., President, Golden Rule Life Ins. Co., Lawrenceville, Ill. 62439	*1965
SELLARS, ANDREA T., A.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 3565 Piedmont Rd., N.E., Atlanta, Ga. 30305	e 1975
SELLENRIEK, JILL B., W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139	ae 1976
SELLERS, RICHARD M., F.S.A., Vice-Chairman, Commonwealth Life Ins. Co., Louisville, Ky. 40201	*1965
SELLES, ROBERT H., F.S.A., A.C.A., F.C.I.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1970
SELLMAN, HENRY G., A.S.A., 117 W. Second Ave., Monmouth, Ill. 61462	1966
SELTZER, FREDERIC, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
SELWOOD, ALEX E., A.S.A., F.C.A., Consulting Actuary, 9501 W. Devon Ave., Rosemont, Ill. 60018	e 1968
SENIOR, F. THOMAS, JR., F.S.A., M.C.A., Vice-President, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1972
SEPAK, WHARTON C., JR., North Carolina Ins. Dept., Raleigh, N. C. 27602	1970
SETTERBERG, DONNA M., Specialist, Standard Ins. Co., Portland, Oreg. 97207	ae 1976
SEVILLA, EXEQUEL S., A.C.A.S., Consultant, National Life Ins. Co., Manila, Philippines 2804	1967
SEYMOUR, JOHN K., Manager-Pension Administration Unit, Security Mutual Life Ins. Co. of N. Y., Binghamton, N. Y. 13902	ae 1977
SHALACK, THEODORE J., F.S.A., Second Vice-President, Mutual Life Ins. Co., New York, N. Y. 10019	e 1974
SHALIT, CARL, F.S.A., Senior Consultant and Actuary, Data Architects, Inc., 460 Totten Pond Rd., Waltham, Mass. 02154	e 1970
SHANAHAN, JOHN L., Vice-President, Mid-America Assoc., Inc., 30680 Montpelier Dr., Madison Heights, Mich. 48071	ae 1976
SHANK, HARLEY B., A.C.A., Consulting Actuary, 7575 Cantrell Rd., #16, Little Rock, Ark. 72207	1966
SHANK, JOHN C., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1977
SHANNON, AVON G., JR., F.S.A., F.C.A.S., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e*1965
SHAPIRO, KENNETH P., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1974
SHAPIRO, PATRICIA L., F.S.A., Actuarial Assistant, Travelers Ins. Co., Hartford, Conn. 06115	1977
SHAPIRO, ROBERT D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	e 1969
SHAPLAND, ROBERT B., F.S.A., Second Vice-President and Associate Actuary, Mutual of Omaha Ins. Co., Omaha, Nebr. 68131	*1965
SHARKEY, WILLIAM H., JR., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1977
SHARMA, RAJENDRA P., A.S.A., Actuarial Associate, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	ae 1976
SHARP, ANTHONY C., F.S.A., Consulting Actuary, P.O. Box 5144, Clinton, N. J. 08809	e 1970
SHARP, EVELYN D. (Mrs.), F.C.A.S., Partner, Woodward, Ryan, Sharp & Davis, 28 Broadway, New York, N. Y. 10004	*1965
SHAW, HENRY D., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
SHAW, JAMES L., A.S.A., Associate Actuary, The Wyatt Co., 9595 N. Kendall Dr., Miami, Fla. 33153	ae 1976
SHAW, SAMUEL E., II, F.S.A., Actuarial Director, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965

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SHEARER, JAMES L., A.S.A., Consulting Actuary, 723 N. Wayne St., Angola, Ind. 46703	Enrolled e 1966
SHELBY, THOMAS H., III, A.S.A., Consulting Actuary, 13619 Peyton Dr., Dallas, Texas 75240	e 1967
SHELDON, CURTISS S., A.S.A., Vice-President-Research & Development, Liberty Life Ins. Co., Greenville, S. C. 29602	1971
SHELOR, MORGAN L., F.S.A., Vice-President and Actuary, Great Southern Life Ins. Co., Houston, Texas 77006	1968
SHEMIN, BARRY L., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1972
SHEPLER, RICHARD J., F.S.A., Regional Director of Underwriting, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1977
SHEPP, BRUCE N., F.S.A., President, B.N. Shepp & Associates Ltd., 440-9939 Jasper Ave., Edmonton, Alberta T5J 2W8	1974
SHEPPARD, ALAN R., F.C.A.S., Vice-President and Actuary, Scor Reins. Co., Dallas, Texas 75270	1976
SHER, FRED C., A.S.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1976
SHERFEY, CHARLES J., F.S.A., Consulting Actuary, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	1967
SHERILL, THOMAS C., Consulting Actuary, 3286 Spring Meadow Ct., Tucker, Ga. 30084	1968
SHERITT, GEORGE M., F.S.A., Consulting Actuary, 2969 Baseline Rd., Boulder, Colo. 80303	e*1965
SHERRON, W. FRED, A.S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23230	e 1971
SHERRY, HAROLD R., A.S.A., Assistant Actuary, Insurance Systems of America, Inc., Box 47975, Atlanta, Ga. 30362	1970
SHIELDS, MONICA N., Actuarial Assistant, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N. Y. 10036	ae 1976
SHIGLEY, KLAUS O., F.S.A., Actuarial Fellow, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1977
SHIMA, RICHARD J., A.S.A., Senior Vice-President, The Travelers Ins. Co., Hartford, Conn. 06115	1970
SHINKWIN, WILLIAM, F.S.A., Manager of Tax Planning, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53201	e 1971
SHOCKLEY, MARCOM H., 3109 Carroll Dr., Waco, Texas 76708	1970
SHOPE, R. WESLEY, A.S.A., President, Educators Mutual Life Ins. Co., Lancaster, Pa. 17604	e 1966
SHOTWELL, STUART M., F.S.A., F.C.I.A., A.C.A., 416 Conant Rd., Weston, Mass. 02193	e*1965
SHUGART, EDWARD R., III, A.S.A., Vice-President and Actuary, Integon Life Ins. Co., Winston-Salem, N. C. 27102	e 1976
SHULMAN, RICHARD A., Executive Vice-President and Senior Actuary, Improved Funding Techniques, Inc., 211 Broadway, Lynbrook, N. Y. 11563	ae 1976
SHULTES, LAWRENCE K., F.S.A., General Manager and Actuarial Director, Prudential Ins. Co., Fort Washington, Pa. 19034	1977
SHUR, WALTER, F.S.A., Executive Vice-President, New York Life Ins. Co., New York, N. Y. 10010	*1965
SHUTLEY, RONALD, A.S.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1971
SIBIGTROTH, JOSEPH C., F.S.A., Senior Vice-President and Chief Actuary, New York Life Ins. Co., New York, N. Y. 10010	e*1965
SIEBELS, RICHARD W., F.S.A., Senior Consultant, Peat, Marwick, Mitchell & Co., 50 Wolf Rd., Albany, N. Y. 12205	1977
SIEBEN, RICHARD B., F.S.A., Vice-President-Finance & Treasurer, Health Care Service Corp., Chicago, Ill. 60601	*1965
SIEGEL, CONRAD M., F.S.A., Consulting Actuary, Conrad M. Siegel, Inc., 500 Nationwide Dr., Suite 100, Harrisburg, Pa. 17110	e*1965
SIEGEL, HENRY, F.S.A., Assistant Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1974

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SIEGEL, LEWIS A., Partner, J. H. Cohn, Laiken, Siegel & Co., 810 Broad St., Newark, N. J. 07102	Enrolled ae 1976
SIEGELTUCH, NORMAN, F. C. A., Consultant, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e*1965
SIEGFRIED, CHARLES A., F. S. A., 29 Hillcrest Rd., Madison, N. J. 07940	*1965
SIEGLER, IRA I., A. S. A., Vice-President, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	ae 1976
SIKIC, ANTE B., Actuarial Specialist, Union Central Life Ins. Co., Cincinnati, Ohio 45201	ae 1976
SILKES, LAWRENCE, F. S. A., Vice-President and Actuary, William Penn Life Ins. Co. of New York, Great Neck, N. Y. 11021	1973
SILLESKY, J. DARRISON, F. S. A., Vice-President and Group Insurance Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
SILLETTO, C. DAVID, F. S. A., F. F. A. A., Senior Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	*1965
SILVA, G. STEPHAN, A. S. A., Actuarial Associate, National Health & Welfare Retirement Assoc. Inc., 666 Fifth Ave., New York, N. Y. 10019	1971
SILVERMAN, DAVID, F. C. A. S., 27 W. 72nd St., New York, N. Y. 10023	*1965
SILVERMAN, MARTIN, M. C. A., Actuarial Consultant and Department Head, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	e 1970
SILVERMAN, ROBERT L., F. S. A., A. C. A., President, PSCC, 121 E. State St., Westport, Conn. 06880	e*1965
SIMESTER, T. THOMAS, F. S. A., Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1971
SIMMONDS, ALBERT C., III, F. S. A., Actuary, The Wyatt Co., 1629 K St., N. W., Washington, D. C. 20006	e 1971
SIMMONS, KENT M., F. S. A., Assistant Actuary-Life, Country Mutual Life Ins. Co., Bloomington, Ill. 61701	1973
SIMMONS, MAURICE O., F. S. A., Vice-President and Actuary, Frank B. Hall & Co., 3200 Wilshire Blvd., Los Angeles, Calif. 90010	e 1974
SIMMS, CLIFFORD R., F. C. A., President, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e*1965
SIMON, LE ROY J., F. C. A. S., Senior Vice-President, Prudential Reins. Co., Newark, N. J. 07101	*1965
SIMONEAU, PAUL W., F. C. A. S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
SIMPSON, WILLIAM, F. S. A., Senior Vice-President and Chief Actuary, Acacia Mutual Life Ins. Co., Washington, D. C. 20001	e*1965
SINGER, CARL J., A. S. A., 6049 N. Morgan St., Alexandria, Va. 22312	1966
SINGER, JACK A., A. S. A., Senior Insurance Analyst, Prudential Ins. Co., Newark, N. J. 07101	1966
SINGER, PAUL E., A. C. A. S., President, Illinois State Medical Ins. Services, Inc., 55 E. Monroe St., Chicago, Ill. 60603	1966
SINGER, STEPHEN G., F. S. A., Actuary, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e 1970
SIVIN, BURTON A., F. S. A., President, Consulting Actuaries International, Inc., 666 Fifth Ave., New York, N. Y. 10019	e 1973
SKALINDER, GREGG L., A. S. A., Actuary, Daskais & Walls, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606	ae 1976
SKELDING, ALBERT Z., F. C. A. S., 93 Carole Ct., Massapequa, N. Y. 11758	*1965
SKELTON, DON R., F. S. A., Vice-President, Research and Development, Monarch Life Ins. Co., Springfield, Mass. 01133	e*1965
SKEVINGTON, JOHN A., F. S. A., Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1966
SKIFF, THOMAS A., F. S. A., Vice-President and Chief Actuary, Firemen's Fund American Life Ins. Co., San Francisco, Calif. 94119	1975
SKINNER, FRED E., RR 4, Hoechester Rd., Springfield, Ill. 62707	1966
SKINNER, JEFFREY S., A. S. A., 19338 Winged Foot Cir., Northridge, Calif. 91324	e 1971
SKOCZEN, JOHN E., Actuarial Mathematician, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976

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SKOVRON, DAVID A., F.S.A., M.C.A., Partner, Kwasha Lipton, 428 Sylvan Ave., Englewood Cliffs, N. J. 07632	Enrolled e 1963
SKURNICK, DAVID, F.C.A.S., Actuary, Argonaut Ins. Co., Menlo Park, Calif. 94025	1973
SLATE, MARVIN L., JR., A.S.A., Pension Actuary, Integon Corp., 420 N. Spruce St., Winston-Salem, N. C. 27102	ae 1976
SLATER, MICHAEL R., A.S.A., Associate Actuary, Munich American Reassur. Co., Atlanta, Ga. 30346	ae 1976
SLATER, PHILIP D., F.S.A., Chief Actuary, Woodward & Slater, Inc., 225 Lorraine Ave., Spring Lake, N. J. 07762	e*1965
SLATER, ROBERT E., F.S.A., Byers Rd., Chester Springs, Pa. 19425	*1965
SLAVIN, CHARLES, A.S.A., A.C.A., Divisional Actuary, Meidinger & Assoc., Inc., 916 Carew Tower, Cincinnati, Ohio 45215	e 1967
SLIMENT, KENNETH J., F.S.A., Consulting Actuary, W. Alfred Hayes & Co., 6828 Oakland, St. Louis, Mo. 63139	e 1973
SLOAN, JOHN L., Associate Actuary, Liberty Life Ins. Co., Greenville, S.C. 29602	e 1967
SLOAN, THOMAS D., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
SLOAN, W. KEITH, Assistant Actuary, Lumbermen's Mutual Casualty Co., Long Grove, Ill. 60049	1970
SLOAT, FREDERICK P., F.S.A., F.C.I.A., F.C.A., 127 Bender Ave., Roselle Park, N. J. 07204	e*1965
SMALLEY, TED E., F.S.A., Actuary, Group, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1966
SMICK, J. J., F.C.A.S., F.C.A., President, Smick & Co., Inc., 300 E. 46th St., New York, N. Y. 10017	e*1965
SMICK, ROBERT L., Actuary, Smick & Co., Inc., 300 E. 46th St., New York, N. Y. 10017	ae 1976
SMITH, ALEXANDER J. C., A.S.A., F.C.I.A., President, William M. Mercer, 1221 Avenue of the Americas, New York, N. Y. 10020	e 1971
SMITH, BARRY V., F.S.A., Vice-President, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
SMITH, CHARLES A., F.S.A., President, Puritan Life Ins. Co., Providence, R. I. 02901	*1965
SMITH, CHRISTOPHER G., F.S.A., Vice-President and Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605	e*1965
SMITH, COURTLAND C., F.S.A., Senior Vice-President and Actuary, Cologne Life Reinsur. Co., Stamford, Conn. 06904	*1965
SMITH, DEAN L., F.F.A.A., 2037 Sims Ave., Topeka, Kans. 66604	*1965
SMITH, EDWARD I., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N. J. 07101	1976
SMITH, EDWARD M., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
SMITH, EDWARD R., F.C.A.S., Vice-President and Actuary, Hartford Ins. Group, Hartford, Conn. 06115	1966
SMITH, F. EUGENE, F.S.A., F.C.I.A., Vice-President and Corporate Actuary, North American Life Assur. Co., Toronto, Ontario M5H 1R1	e 1968
SMITH, FRANCIS M., F.S.A., 601 E. 20th St., New York, N. Y. 10010	*1965
SMITH, FRANKLIN C., F.C.A., A.S.A., F.F.A.A., Chairman of the Board, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	e*1965
SMITH, FRASER M., F.S.A., F.C.I.A., Actuary, Metropolitan Life Ins. Co., Ottawa, Ontario K1P 5A3	1968
SMITH, FREDERICK J., Actuarial Consultant, Alexander & Alexander, 115 Public Ledger Bldg., Independence Sq., Philadelphia, Pa.	ae 1976
SMITH, GEOFFREY F. N., F.S.A., F.C.I.A., President and Chief Executive Officer, American Mutual Life Ins. Co., Des Moines, Iowa 50307	*1965
SMITH, HAROLD W., RR 4, Box 280, Frankfort, Ind. 46041	1966
SMITH, HENRY W., Senior Actuarial Analyst, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
SMITH, J. BROOKES, JR., Actuary IV, Maryland Dept. of Licensing & Regulation, Ins. Div., Baltimore, Md. 21202	1970

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SMITH, J. HENRY, F.S.A., Commissioner - Dept. of Social Services, 250 Church St., New York, N. Y. 10013	Enrolled *1965
SMITH, JAMES B., JR., F.S.A., Assistant Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202	1977
SMITH, JAMES P., F.S.A., Vice-President, Group Administration & Reinsurance, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	*1965
SMITH, JOHN E., F.S.A., Assistant Group Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	e*1965
SMITH, KENNETH R., F.S.A., Towers, Perrin, Forster & Crosby, Inc., 1100 Superior Ave., Cleveland, Ohio 44114	e 1970
SMITH, LARRY R., Administrative Consultant, Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	ae 1976
SMITH, LAURENCE K., A.S.A., Mutual Trust Life Ins. Co., Oak Brook, Ill. 60521	1966
SMITH, MICHAEL L., F.S.A., Actuary, Life Dept., Provident Life & Accident, Chattanooga, Tenn. 37402	1974
SMITH, MORTON, JR., F.S.A., Director of Pensions, Home Life Ins. Co., New York, N. Y. 10007	e 1966
SMITH, RAYMOND L., Associate Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307	1966
SMITH, RICHARD F., F.S.A., Vice-President, Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	1971
SMITH, ROBERT H., F.S.A., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e*1965
SMITH, RONALD J. W., F.S.A., F.C.I.A., F.C.A., Secretary-Treasurer, Gabriel, Roeder, Smith & Co., 1239 First National Bldg., Detroit, Mich. 48226	e*1965
SMITH, RUSSELL H., JR., F.S.A., Vice-President and Actuary, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605	e*1965
SMITH, SEYMOUR E., F.C.A.S., 69 Clovercrest Rd., Wethersfield, Conn. 06109	*1965
SMITH, SHERWOOD Z., F.S.A., Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250	1973
SMITH, STEPHEN L., F.S.A., Vice-President, Union Mutual Life, Portland, Maine 04112	1969
SMITH, STEVEN A., F.S.A., Senior Vice-President and Chief Actuary, First Colony Life Ins. Co., Lynchburg, Va. 24505	1974
SMITH, SUSAN M., A.S.A., Principal, Towers, Perrin, Forster & Crosby, 233 S. Wacker Dr., Chicago, Ill. 60606	ae 1976
SMITH, T. DONALD, A.S.A., Consulting Actuary-Reins., P.O. Box 1056, Idaho Springs, Colo. 80452	1971
SMITH, VERNON J., A.S.A., A.F.A.A., Vice-President and Actuary, Western States Life Ins. Co., Fargo, N. Dak. 58102	1966
SMITH, VICTOR L., A.S.A., Actuary, Capital Holding Corp., Louisville, Ky. 40201	1970
SMITH, VINE H., Actuarial Valuations Manager, Northwestern National Life Ins., Minneapolis, Minn. 55440	ae 1977
SMITH, WILLIAM DANIEL, F.S.A., Controller and Associate Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	*1965
SMITH, WILLIAM DAVID, F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 444 Montgomery St., Room 200, San Francisco, Calif. 94104	e*1965
SMITH, WILLIAM L., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins. Co., Dallas, Texas 75221	1977
SNADER, RICHARD H., A.S.A., F.C.A.S., Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203	1970
SNEED, DONALD W., A.S.A., F.C.A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Texas 76102	1967
SNELL, WILLIAM M., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	*1965

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	Enrolled
SNYDER, JOHN B., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005	1976
SNYDER, MARVIN, Pension Actuary, 7 Merion Rd., Merion Station, Pa. 19066	ae 1976
SODERQUIST, G. DAVID, F.S.A., Tillinghast, Nelson & Warren, Inc., 1600 Fishinger Rd., Columbus, Ohio 43221	1967
SOHN, WILLIAM J., F.S.A., Actuary, The Wyatt Company, 90 Park Ave., New York, N. Y. 10016	1973
SOLENBERGER, CARL W., F.S.A., 1935 S. Park Ave., Springfield, Ill. 62704	*1965
SOLOMON, RICHARD H., F.S.A., Consulting Actuary, Alexander & Alexander, 3550 Wilshire Blvd., Los Angeles, Calif. 90010	e 1969
SOLOMON, RONALD L., Account Supervisor, S. M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	ae 1977
SOLOMON, WILLIAM B., F.C.I.A., F.S.A., Manager, Group Pension, Actuarial, Johnson & Higgins Willis Faber Ltd., Toronto, Ontario M5C 1A2	1974
SOMMER, STEVEN D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	1977
SONDERGAARD, JOHN E., Actuarial Manager, A. S. Hansen, Inc., 711 Louisiana-Pennzoil Pl., Houston, Texas 77002	ae 1976
SONDERGELD, DONALD R., F.S.A., A.C.A., Senior Vice-President and Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115	e*1965
SONNASTINE, JUANITA K., Actuary, Gabriel, Roeder, Smith & Co., First National Bldg., Detroit, Mich. 48226	ae 1976
SONNENSCHNEIN, GERALD B., A.C.A., Vice-President and Actuary, Martin E. Segal Co., 230 N. Michigan Ave., Chicago, Ill. 60601	ae 1976
SORENSEN, STUART L., F.S.A., Chief Actuary, Security American Financial Enterprises, Inc., Minneapolis, Minn. 55403	1975
SORENSEN, THOMAS B., F.S.A., Actuarial Consultant, Williams & Brooke, 100 Pearl St., Hartford, Conn. 06103	e 1966
SORMANI, CHARLES R., F.S.A., Vice-President and Actuary, Union Labor Life Ins. Co., New York, N. Y. 10022	e 1971
SORONOW, FREDERICK T., Consulting Actuary, Hazelhurst & Assoc., 400-108th Ave., N.E., Bellevue, Wash. 98004	e 1977
SOUCY, ROBERT L., Technical Consultant, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
SOURDIFF, JERALD E., A.S.A., Lutheran Brotherhood Ins. Co., Minneapolis, Minn. 55402	1976
SOUTHERN, CHARLES W., F.S.A., 2817 Patricia Dr., Des Moines, Iowa 50322	*1965
SOUTHERN, HENRY J., JR., F.S.A., 10 Reef Rd., Cape Elizabeth, Maine 04107	*1965
SOUTHWORTH, J. RUSSELL, F.S.A., Tillinghast, Nelson & Warren, Inc., One Newton Executive Park, Newton, Mass. 02162	e 1972
SPAFFORD, DAN R., F.S.A., Senior Underwriting Consultant, Prudential Ins. Co., Van Nuys, Calif. 91409	1977
SPANIO, ANTHONY T., F.S.A., Assistant Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
SPARE, WILLIAM A., F.S.A., Vice-President and Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	*1965
SPAULDING, ASA T., President, North Carolina Mutual Life Ins. Co., Durham, N. C. 27702	*1965
SPELLMAN, JAMES W., F.S.A., Vice-President, State Farm Life Ins. Co., Bloomington, Ill. 61701	*1965
SPELLMAN, PETER J., F.S.A., F.C.I.A., Vice President and Chief Actuary, American Health & Life Ins. Co., Baltimore, Md. 21202	*1965
SPIES, ROBERT L., F.S.A., Senior Actuarial Officer, Western Life Ins. Co., St. Paul, Minn. 55102	e 1975
SPIGAL, JERARD G., A.S.A., Actuary, Dreher, Rogers & Assoc., 444 Madison Ave., New York, N. Y. 10022	ae 1976
SPITZER, C. ROBERT, F.C.A.S., Associate Actuary, Commercial Union Assur. Cos., Boston, Mass. 02108	1973
SPITZNASS, RICHARD B., Director, Weyerhaeuser Co., Tacoma, Wash. 98401	ae 1976

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	Enrolled
SPOCK, WILLIAM T., F.S.A., Senior Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1966
SPOOLSTRA, HERBERT B., Actuary, United Farm Bureau Family Life Ins. Co., Indianapolis, Ind. 46204	1966
SPOOLSTRA, PETER C., F.C.A., President, Peter C. Spoolstra & Assoc., Inc., 1829 N. Meridian St., Indianapolis, Ind. 46202	e 1966
SPOONER, FORREST A., F.S.A., A.C.A.S., Second Vice-President and Actuary, Mutual of New York, New York, N. Y. 10019	1971
SQUIRES, SANFORD R., F.C.A.S., Actuary and Director of the Personal Lines Actuarial Dept., Commercial Union Assur. Cos., Boston, Mass. 02108	1977
STAATS, DEAN R., F.S.A., Senior Vice-President of Planning and Administration, North American Reassur. Co., New York, N. Y. 10017	*1965
STABERT, BERNHARDT K., F.C.A., Vice-President and Secretary, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	*1965
STABIN, HARVEY, F.S.A., Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
STACKHOUSE, BROCK L., F.S.A., F.C.I.A., Vice-President, Group Sales, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1968
STAFFORD, CHARLES B., A.S.A., Assistant Superintendent of Pension Actuarial Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e 1966
STAGG, RONALD G., F.S.A., 7011 Balmoral Dr., Fort Wayne, Ind. 46804	*1965
STAHL, JOSEPH J., II, F.S.A., F.C.A., F.C.I.A., Senior Vice-President, Alexander & Alexander, Inc., 1211 Avenue of the Americas, New York, N. Y. 10036	e*1965
STALEY, HARLOW B., F.S.A., F.C.I.A., A.C.A.S., A.F.A.A., Consulting Actuary, 2970 Maria Dr., Northbrook, Ill. 60062	*1965
STALLWORTH, MILDRED J., Equitable Life Assur. Society, New York N. Y. 10019	ae 1976
STANAR, THOMAS J., F.S.A., Operations Manager and Actuary, Watkins, Ross, Waterfield & Baines, Inc., 505 Waters Bldg., Grand Rapids, Mich. 49503	1977
STANARD, JAMES N., F.C.A.S., Assistant Actuary, Prudential Reins. Co., Newark, N. J. 07101	1977
STANCIK, EDWIN E., A.S.A., Second Vice-President and Actuary, Capital Holding Corp., Louisville, Ky. 40201	e 1967
STANKUS, LEO M., F.C.A.S., Commercial Pricing Director, Allstate Ins. Co., Northbrook, Ill. 60062	*1965
STANLEY, J. PERHAM, A.S.A., F.C.I.A., F.C.A., Vice-President, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48228	e*1965
STANLEY, NEAL N., F.S.A., Senior Vice-President and Chief Actuary, Republic National Life Ins. Co., Dallas, Texas 75204	e 1967
STANLEY, RANDALL L., F.S.A., Alexander & Alexander, Inc., Two Piedmont Center, 3565 Piedmont Rd., N.E., Atlanta, Ga. 30305	e 1977
STANLEY, STEPHEN A., F.S.A., Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1975
STANTON, MING H. (Mrs.), F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1971
STARK, HERBERT J., F.S.A., 200 Central Park S., New York, N. Y. 10019	*1965
STAROVASNIK, DONALD M., Actuary, State of Washington, Ins. Commissioners Office, 311 Olympic National Life Bldg., Seattle, Wash. 98104	e 1970
STARR, SUSAN H., Junior Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1976
STASHIN, PHILIP D., Consulting Actuary, Eugene Schloss Consulting Actuaries, 2631 Merrick Rd., Bellmore, N. Y. 11710	ae 1977
STATIUS, A. EUGENE, A.S.A., F.C.A., 182 Bennett Ave., New York, N. Y. 10040	e*1965
STAUB, E. BRIAN, A.S.A., Vice-President, Life Division, Mutual Service Life Ins., St. Paul, Minn. 55104	e 1966
STAUFFER, FRANKLIN C., A.C.A., F.F.A.A., President, Protected Home Mutual Life Ins. Co., Sharon, Pa. 16146	*1965

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	Enrolled
STEARNS, JOHN B., F.S.A., 80 Green Village Rd., Madison, N. J. 07940	*1965
STEARNS, JOHN H., JR., A.S.A., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	1971
STEARNS, JOHN L., F.S.A., 25 Columbine Rd., Weston, Mass. 02193	*1985
STEDMAN, JOHN A., F.S.A., F.C.A., Second Vice-President and Actuary, American General Life Ins. Co., Houston, Texas 77001	1966
STEELE, ERNEST C., President Coastal States Life Ins. Co., Atlanta, Ga. 30303	1986
STEEPLES, LARRY A., F.S.A., Consulting Actuary, Meidinger & Associates, 615 E. Michigan, Milwaukee, Wis. 53202	e 1973
STEEVES, SPURGEON S., President, Pension Development Co., Inc., Two Center Plaza, Boston, Mass. 02108	ae 1976
STEFFEN, KAREN, A.S.A., Actuary, Milliman & Robertson, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1976
STEFFEN, WALTER W., F.S.A., President, Booke & Co., P. O. Box 66, Winston-Salem, N. C. 27102	*1965
STEIN, JEROME M., F.S.A., Assistant Comptroller, Prudential Ins. Co., Newark, N. J. 07101	*1965
STEIN, JOAN B. (Mrs.), A.C.A.S., Assistant Actuary, Insurance Services Office, 160 Water St., New York, N. Y. 10038	1966
STEIN, MEL, F.S.A., President, Forekast Consultants, Inc., 4488 Spring Valley Rd., Dallas, Texas 75240	e*1965
STEIN, ROBERT W., F.S.A., Manager, Ernst & Ernst, 633 17th St., Suite 2400, Denver, Colo. 80202	1977
STEINBERG, EDWIN J., A.S.A., Edwin J. Steinberg Associates, 4601 Ponce De Leon, Miami, Fla. 33133	e 1966
STEINER, ROBERT C., F.S.A., F.C.I.A., Vice-President and Actuary, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	e 1968
STEINER, WILLIAM K., F.S.A., F.C.A., Executive Vice-President, The Zischke Organization, Inc., One Post St., San Francisco, Calif. 94104	e*1965
STEINFORTH, ALEX W., JR., F.S.A., F.C.A., Vice-President and Actuary, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	e*1965
STEINIG, STEPHEN N., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	1971
STELZNER, JOEL, Account Executive, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	ae 1976
STEMMERMANN, THEODORE A., F.S.A., 103 Via Amalfi, New Smyrna Beach, Fla. 32069	*1965
STEMPEL, MARTIN, F.S.A., Vice-President and Actuary, Dan McGinn & Assoc., Inc., 1150 S. Olive St., Los Angeles, Calif. 90015	e 1967
STENNES, GEORGE V., F.S.A., F.C.A., President, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	e*1965
STENSON, RICHARD M., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
STEPHAN, WILLIAM J., F.C.A., Manager, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1966
STEPHENS, JOHN F., Chairman of the Board and President, Texas Employers Ins. Assn. & Employers Casualty Co., Dallas, Texas 75221	1969
STEPHENSON, ELTON A., Assistant Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062	1974
STEPHENSON, HUGH E., F.S.A., Actuarial Vice-President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E4	1971
STEPHENSON, J. HERMAN, Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68101	1966
STEPHENSON, JOHN W., 1400 Rabb Rd., Austin, Texas 78704	1970
STERCHI, ROBERT P., Assistant Vice-President, First New Mexico Bankshare Corp., P.O. Box 1344, Albuquerque, New Mexico 87103	ae 1976
STERGIOU, EMANUEL J., A.C.A.S., Associate Actuary, Woodward & Fondiller, Division of Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019	1977
STERN, HOWARD D., F.S.A., Second Vice-President and Associate Actuary, Manhattan Life Ins. Co., New York, N. Y. 10019	1976

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STERN, PHILIPP K., A.C.A.S., Actuary, Property-Liability, New Jersey Dept. of Ins., Trenton, N. J. 08625	Enrolled e 1966
STEVEN, DAVID E., F.S.A., Individual Product Officer, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5	e 1976
STEVENS, JOHN J., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087	1966
STEVENS, W. TRIS, F.S.A., Vice-President and Chief Actuary, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402	e*1965
STEVENS, WALDO A., A.C.A.S., Senior Vice-President, Blue Cross Assn., 840 N. Lake Shore Dr., Chicago, Ill. 60611	1966
STEVENSON, RAYMOND H., M.C.A., Manager, Employee Ins. & Pension Dept., International Harvester Co., 401 N. Michigan Ave., Chicago, Ill. 60611	e 1967
STEWART, CHARLES W., F.C.A.S., Actuary, Insurance Co. of North America, Philadelphia, Pa. 19101	1972
STEWART, DANIEL G., F.S.A., Partner, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e*1965
STEWART, GATHINGS, F.S.A., F.C.I.A., 6707 Sky Blue Dr., Fort Wayne, Ind. 46804	*1965
STEWART, JAMES G., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1971
STEWART, O. CONRAD, F.S.A., First Vice-President and Actuary, Occidental Life Ins. Co. of North Carolina, Raleigh, N. C. 27603	1966
STEWART, W. MURDOCH, F.S.A., 925 Walden Ln., Lake Forest, Ill. 60045	*1965
STIEFEL, JOHN D., F.S.A., Director, Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	e 1975
STIEREN, VALESKA U. (Mrs.), 28 S. Waiola Ave., La Grange, Ill. 60525	1966
STIGLITZ, ANDREW M., F.S.A., Second Vice-President and Actuary, Aetna Ins. Co., Hartford, Conn. 06156	*1965
STILES, HUBERT M., F.S.A., Vice-President and Actuary, Southern Life & Health Ins. Co., Birmingham, Ala. 35201	e*1965
STIPLEMAN, CHARLES, Assistant Vice-President-Pension Actuary, Standard Life Ins. Co. of New York, New York, N. Y. 10022	ae 1976
STOBIE, DAVID W., Associate Actuary, Insurance Systems of America, P.O. Box 47975, Atlanta, Ga. 30346	1967
STONE, DAVID G., F.S.A., Stone, Young & Co., 546 Valley Rd., Upper Montclair, N. J. 07043	e*1965
STONE, RONALD J., A.S.A., CAPSCO, 29 N. Wacker Dr., Chicago, Ill. 60606	1970
STONECIPHER, DAVID A., F.S.A., Vice-President and Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	e 1970
STORMS, PETER F., Director, Accounting Standards, Control & Research, Travelers Ins. Co., Hartford, Conn. 06115	1970
STOUT, ALBERTA (Mrs.), Staff Actuary, George B. Buck Consulting Actuaries Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1968
STOVER, J. KARL, A.S.A., Assistant Mathematician, Union Central Life Ins. Co., Cincinnati, Ohio 45201	1966
STRAFFIN, DONALD C., A.S.A., Actuary, Academy Ins. Group, Valley Forge, Pa. 19481	e 1975
STREATEILD, G. PHILIP, A.S.A., F.C.I.A., Senior Vice-President and Actuary, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90403	1966
STRECK, JAMES J., F.S.A., Actuary, Farm Bureau Life Ins. Co., West Des Moines, Iowa 50265	1973
STREET, CHRISTOPHER C., A.S.A., Manager, Group Pensions, Prudential Ins. Co., Florham Park, N. J. 07932	e 1971
STREET, JOHN L., President, Sigma Sciences, Inc., P.O. Box 80694, Atlanta, Ga. 30341	1971
STRENK, RICHARD E., Assistant Consulting Actuary, Pension & Group Consultants, Inc., 6 E. Fourth St., Cincinnati, Ohio 45202	ae 1976

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	Enrolled
STRICKER, IRWIN J., F. S. A., Second Vice-President and Group Actuary, Guardian Life Ins. Co., New York, N. Y. 10003	1966
STRICKERT, ROLAND R., F. S. A., Vice-President and Comptroller, National Life & Accident Ins. Co., Nashville, Tenn. 37250	*1965
STROCK, ELLSWORTH E., F. S. A., 8 W. Paseo Redondo, Tucson, Ariz. 85705	*1965
STROH, ETHAN, F. S. A., M. C. A., Manager and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., 3190 U. S. Steel Bldg., Pittsburgh, Pa. 15219	e 1967
STROM, C. NELSON, F. S. A., Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062	e 1972
STROM, CHRISTIAN L., A. S. A., 1630 Sheridan Rd., Wilmette, Ill. 60091	1966
STROM, NORMAN N., F. S. A., F. C. A., A. F. A. A., F. C. I. A., Actuary, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e*1965
STRONG, GREGORY S., F. S. A., Vice-President and Actuary, Western Life Ins. Co., St. Paul, Minn. 55102	1974
STRONG, H. RAYMOND, F. C. A., (Past President), Consulting Actuary, H. Raymond Strong & Co., 511 N. Akard St., Dallas, Texas 75201	*1965
STRUBLE, DANNY L., A. S. A., Associate Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114	ae 1976
STRUBLE, WILLIAM I., F. S. A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 08115	e*1965
STRUDELL, FRED D., A. C. A., Senior Vice-President and Actuary, Reliable Life Ins. Co., St. Louis, Mo. 63119	1966
STRUG, EMIL J., F. C. A. S., Vice-President and Associate Actuary, Massachusetts Blue Cross, Inc., Boston, Mass. 02127	1966
STRUM, EUGENE R., F. S. A., Associate Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	e 1975
STRUNK, CARL J., A. S. A., Associate Actuary, National Fidelity Life Ins. Co., Kansas City, Mo. 64106	1969
STUDLEY, BENNETT D., 270 Seamen Ave., New York, N. Y. 10034	1967
STULCE, L. JEFFERSON, F. S. A., President, Colonial Life Ins. Co. of America, East Orange, N. J. 07019	e*1965
STURGIS, ROBERT W., F. C. A. S., Assistant Vice-President, Aetna Life & Casualty Co., Hartford, Conn. 06156	1970
STURTEVANT, HUBERT B., Chief Actuary, Georgia Ins. Dept., Atlanta, Ga. 30334	1970
SUITER, GEORGE E., II, F. S. A., Senior Vice-President and Actuary, Great American Reserve Ins. Co., Dallas, Texas 75202	1971
SULGER, JACK F., JR., F. S. A., Assistant Actuary, The Travelers Ins. Co., Hartford, Conn. 06115	1977
SULLIVAN, ALAN R., F. S. A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
SULLIVAN, C. JEROME, A. S. A., F. C. A., Consulting Actuary, William M. Mercer, Inc., 222 S. Riverside, Chicago, Ill. 60606	e*1965
SULLIVAN, DENIS J., F. S. A., Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114	e 1970
SULLIVAN, EUGENE J., JR., F. S. A., The Wyatt Co., 1262 Suburban Station Bldg., Philadelphia, Pa. 19103	e 1971
SULLIVAN, JOSEPH F., A. S. A., Project Manager, IBM, One Metropolitan Plaza, San Francisco, Calif. 94120	1966
SULLIVAN, WILLIAM J., F. S. A., President, State Life Ins. Co., Indianapolis, Ind. 46206	*1965
SUMNER, DALE R., Assistant Vice-President, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677	1970
SUMNER, GAIL L., Assistant Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
SUNDERLAND, DAVID E., F. S. A., A. C. A., Senior Consultant, Peat, Marwick, Mitchell & Co., One Boston Pl., Boston, Mass. 02108	e 1971
SUNG, KIHONG, F. S. A., Vice-President for Corporate Finance, Mutual of New York, New York, N. Y. 10019	e 1972
SUNTILA, THOMAS D., Alexander & Alexander, 1185 Avenue of the Americas, New York, N. Y. 10036	ae 1976

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

SUSSMAN, ALEXANDER, F.S.A., M.C.A., Consulting Actuary, Seal & Lohse, Inc., 1001 Franklin Ave., Garden City, N. Y. 11530	Enrolled e 1970
SUTCLIFFE, JON D., F.S.A., Partner, Hewitt Associates, 445 S. Figueroa St., Los Angeles, Calif. 90017	e*1965
SUTHERLAND, DONALD R., Director, Swanson and Foxen Agency, 2900 Board of Trade Bldg., Chicago, Ill. 60604	ae 1976
SUTHERLAND, JOHN M., JR., F.S.A., Consulting Actuary, 340 Main, Worcester, Mass. 01608	e*1965
SUTTON, HARRY L., JR., F.S.A., Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	*1965
SUTTON, THOMAS C., F.S.A., Second Vice-President, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92660	e 1973
SUTTON, WILLIAM F., F.S.A., Vice-President and Chief Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	e*1965
SWAGER, RICHARD E., F.S.A., Vice-President, E.W. Blanch Co., 7900 Xerxes Ave., Suite 2100, Minneapolis, Minn. 55431	1974
SWAIM, ROBERT S., JR., A.C.A., Howard E. Nyhart Co., Inc., 3505 N. Washington Blvd., Indianapolis, Ind. 46208	e 1966
SWANICK, GLENN R., F.S.A., F.C.I.A., Associate Actuary, Group Insurance, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7	e 1969
SWANSON, F. GILBERT, F.S.A., Second Vice-President and Associate Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	*1965
SWANSON, ROBERT H., Vice-President and Actuary, Old American Ins. Co., Kansas City, Mo. 64141	1967
SWATS, WILLIAM F., III, A.S.A., Partner, Bryan, Pendleton, Swats & McAllister, 4205 Hillsboro Rd., A-200, Nashville, Tenn. 37215	ae 1976
SWEENEY, MARNY E., Associate Manager, Prudential Ins. Co., Los Angeles, Calif. 91350	ae 1976
SWEENEY, THEODORE A., M.C.A., A.S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	e 1969
SWEETSER, EDWARD H., F.S.A., Senior Vice-President, New York Life Ins. Co., New York, N. Y. 10010	*1965
SWENDER, DAVID J., A.F.A.A., F.S.A., Second Vice-President, Corporate Research, Aid Assn. for Lutherans, Appleton, Wis. 54919	1969
SWENSON, JAMES R., F.S.A., Prudential Ins. Co., Florham Park, N. J. 07932	e 1974
SWENSON, OSCAR, 849 San Pablo Dr., Lake San Marcos, Calif. 92069	*1965
SWERDLIN, DORN H., F.S.A., Manager, Coopers & Lybrand, 1200 Equitable Bldg., Atlanta, Ga. 30303	e 1976
SWERDLOW, LAURENCE M., F.S.A., Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1973
SWETT, ROBERT E., F.S.A., Senior Vice-President, Administration, Bankers Life Nebraska, Lincoln, Nebr. 68501	e*1965
SWICK, GEORGE B., F.C.A., A.S.A., Chairman of the Board, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
SWIFT, RICHARD A., F.S.A., Consulting Actuary, Stennes & Assoc. Inc., 2850 Metro Dr., Minneapolis, Minn. 55420	1969
SWITZER, VERNON J., F.C.A.S., Assistant Vice-President and Health Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1966
SY, LEONA U., Actuary, William M. Mercer, Three Embarcadero Center, San Francisco, Calif. 94119	ae 1976
SZUREK, JAMES E., A.S.A., Actuary, William M. Mercer, Inc., One Oliver Plaza, Pittsburgh, Pa. 15222	ac 1976
TALLMAN, RICHARD H., F.S.A., Port Washington, North Pender Island, British Columbia	*1965
TAN, LEONARDO B. J., A.S.A., Corporate Planning Staff, Ayala Corporation, MSE Bldg., Makati, Metro, Manila, Philippines	1970

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	Enrolled
TANDUL, LEONARD E., F. S. A., Associate Actuary, National Health & Welfare Retirement Assn., Inc., 666 Fifth Ave., New York, N. Y. 10019	1966
TANI, RICHARD T., A. S. A., Consultant, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606	ae 1976
TANNENBAUM, STANLEY H., A. S. A., Employee Benefits Consultant, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	1977
TARBELL, LUTHER L., F. C. A. S., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
TATUM, SAMUEL C., A. S. A., 606 Elmwood Dr., Greensboro, N. C. 27408	e 1966
TAVENER, LEONARD E., Assistant Vice-President and Assistant Actuary, American National Ins. Co., Galveston, Texas 77550	1966
TAYLOR, CHARLES A., F. S. A., 304 Virginia Ave., Richmond, Va. 23226	*1965
TAYLOR, J. EUGENE, F. S. A., 1131 Deerfield Rd., Prescott, Ariz. 86301	*1965
TAYLOR, JOHN R., F. S. A., Executive Vice-President, Bankers Life Co., Des Moines, Iowa 50307	*1965
TAYLOR, JOHN W. H., F. S. A., Vice-President and Actuary, Philadelphia Life Ins. Co., Philadelphia, Pa. 19107	e 1971
TAYLOR, KENNETH R., Vice-President, MacMichael Enterprises, 30 S. Haddon Ave., Haddonfield, N. J. 08033	ae 1976
TAYLOR, LEROY R., Associate Actuary, North Carolina Mutual Life Ins. Co., Durham, N. C. 27702	e 1966
TAYLOR, ROBERT H., F. C. A., F. F. A. A., Partner, Taylor, Ballard & Co., 321 Third St., S. E., Cedar Rapids, Iowa 52406	e*1965
TAYLOR, WILLIAM J., F. S. A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	*1965
TAYLOR, WILSON H., F. S. A., Vice-President and Actuary, Aetna Ins. Co., Hartford, Conn. 06156	1969
TEASLEY, LARKIN, F. S. A., Executive Vice-President, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90051	e 1967
TEBBETTS, EDWIN H., F. S. A., Second Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
TEICH, HOWARD I., F. S. A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1968
TEICHERT, H. WERNER, A. S. A., Executive Vice-President, Munich American Reassur. Co., Atlanta, Ga. 30346	1966
TEILER, ARTHUR E., A. S. A., Associate Actuary, Government Employees Life Ins. Co., Chevy Chase, Md. 20076	e 1967
TEISBERG, JOHN E., A. S. A., Consulting Actuary, Stennes & Assoc., 2850 Metro Dr., Minneapolis, Minn. 55420	ae 1976
TEITELBAUM, NAFTALI H., F. S. A., Executive Vice-President and Actuary Actuarial Analysts, Inc., 500 Bloomfield Ave., Verona, N. J. 07044	e 1966
TELLIER, ROBERT N., JR., Partner, Scott, Tellier & Co., 4131 N. 24th St., Phoenix, Ariz. 85016	ae 1976
TEPPER, ARTHUR H., A. S. A., Assistant Actuary, Martin E. Segal Co., 230 N. Michigan Ave., Chicago, Ill. 60601	ae 1976
TEPLITZ, MARVIN S., A. S. A., F. C. A., Actuary, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	e*1965
TERHUNE, HARRY, JR., Retirement Program Consultant, Consolidated Edison Co. of N. Y., Four Irving Pl., New York, N. Y. 10003	ae 1977
TERNE, MICHAEL, F. S. A., Vice-President, Huggins & Co., 1401 Walnut St., Philadelphia, Pa. 19102	1971
TERNOEY, BRIAN C., Manager, General American Life Ins. Co., St. Louis, Mo. 63103	ae 1976
TERRY, JAMES B., JR., F. S. A., Divisional Actuary, Meidinger & Assoc., 7 N. Meridian St., Indianapolis, Ind. 46204	e 1975
TERRYBERRY, WILFRED W., F. S. A., Yarmouth Port, Mass. 02875	*1965
THACHER, CHARLES G., A. S. A., President, C. G., Thacher & Assoc., Inc., 485 Madison Ave., Suite 1104, New York, N. Y. 10022	e 1971
THALER, ALAN M., F. S. A., President, Alan M. Thaler & Assoc., 6900 E. Camelback Rd., Scottsdale, Ariz. 85251	e*1965
THAU, CLAUDE, F. S. A., Associate Actuary, Occidental Life Ins. Co. of Calif., Los Angeles, Calif. 90051	1977

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THEXTON, PETER M., A. S. A., Associate Actuary, Health Ins. Assn. of America, New York, N. Y. 10022	Enrolled 1988
THEYSEN, SONDRAL., Associate Actuary, McCready & Keene, Inc., 8041 Knue Rd., Indianapolis, Ind. 46250	ae 1978
THIEL, THEODORE L., JR., Vice-President and Actuary, Standard Life Ins. Co., Jackson, Miss. 39201	1969
THIESSEN, HENRY B., A. S. A., 380 E. Madison Ave., Dumont, N. J. 07628	1969
THISSEN, FRANCIS C., F. S. A., Pension Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	e 1971
THOMAS, B. RUSSELL, F. S. A., 860 Lake Shore Dr., Chicago, Ill. 60603	e*1965
THOMAS, CHARLES C., A. S. A., Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	e 1988
THOMAS, DAVID, A. S. A., Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115	1966
THOMAS, DEAN A., Vice-President, Lincoln National Life Ins. Co., Dallas, Texas 75247	1968
THOMAS, GEORGE W., A. C. A., Consulting Actuary, P. O. Box 98, Poteau, Okla. 74953	e 1966
THOMAS, JAMES W., F. C. A. S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
THOMAS, ROBERT B., JR., F. S. A., Consulting Actuary, Lewis & Ellis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75251	1977
THOMAS, WILLIAM S., F. S. A., Executive Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
THOMPSON, ALLEN B., Consulting Actuary, 9 Highwood Way, Larchmont, N. Y. 10538	1967
THOMPSON, DAVID M., A. S. A., Actuary, Massachusetts Casualty Ins. Co., Boston, Mass. 02109	e 1968
THOMPSON, DONALD A., F. S. A., Second Vice-President and Pension Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201	e 1966
THOMPSON, E. MALCOLM, A. S. A., Manager, Peat, Marwick, Mitchell & Co., 4300 One Shell Plaza, Houston, Texas 77002	e 1974
THOMPSON, ERNEST M., Vice-President, Miller, Mason & Dickenson, Inc., 2227 Bryn Mawr Ave., Philadelphia, Pa. 19131	ae 1977
THOMPSON, FREDERICK J., F. S. A., F. C. I. A., General Manager & Actuary, Executive Compensation Consultants, 34 King St., E., Toronto, Ontario M5C 1E5	e 1969
THOMPSON, GRAHAM C., A. S. A., Box 750E, Rt. 1, Punta Gorda, Fla. 33950	1966
THOMPSON, JOE L., F. S. A., Republic National Life Ins. Co., Dallas, Texas 75204	e 1975
THOMPSON, JOHN B., F. S. A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., 1100 Superior Ave., Cleveland, Ohio 44114	e 1970
THOMPSON, JOHN H., A. S. A., 410 Church Rd., Ojai, Calif. 93023	1966
THOMPSON, JOHN S., F. C. A. S., F. S. A., Wayland Manor, 500 Angell St., Providence, R. I. 02906	*1965
THOMPSON, JOHN S., JR., F. S. A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
THOMPSON, JOSEPH F., F. S. A., Assistant Actuary, New England Mutual Ins. Co., Boston, Mass. 02117	1975
THOMPSON, MARY SUSAN R., A. S. A., Actuary, 10516 Cedar Ave., Fairfax, Va. 22030	1977
THOMPSON, PHILIP R., A. C. A. S., Statistician, Federated Mutual Ins. Co., Owatonna, Minn. 55060	1966
THOMPSON, ROBERT D., Principal, Towers, Perrin, Forster & Crosby, Inc., 3400 Peachtree Rd., N. E., Atlanta, Ga. 30326	e 1974
THOMPSON, STUART M., F. C. A., A. S. A., Vice-President, Meidinger & Assoc. Inc., 5744 Lyndon B. Johnson Fwy., Dallas, Texas 75240	e*1965
THOMPSON, WILLARD A., F. S. A., Consulting Actuary, 300 E. 40th St., New York, N. Y. 10016	e*1965
THOMPSON, WILLIAM J., F. S. A., Assistant Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06156	1977

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THOMSON, ALLAN L., A.S.A., F.C.I.A., Senior Vice-President, North West Life Assur. Co., Vancouver, British Columbia V6E 3J7	Enrolled 1975
THOMSON, PAUL, F.S.A., 15 Gerthmere Dr., West Hartford, Conn. 06110	*1965
THORNTHWAITE, WILFRED L., F.S.A., Assistant Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101	e 1974
THURAU, RUSSELL W., A.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., 814 Carillon Tower East, Suite 814, Dallas, Texas 75240	e 1966
TIERNEY, MICHAEL J., A.S.A., Vice-President, Tillinghast, Nelson & Warren, Inc., Tower Place, 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	ae 1976
TIERNEY, THOMAS P., F.S.A., Assistant Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	e 1974
TIFFANY, CARL A., F.C.A., F.F.A.A., President, Rushmore Mutual Life Ins. Co., Rapid City, S. Dak. 57701	e*1965
TILL, RONALD L. W., F.S.A., Actuarial Vice-President, Canada, Confederation Life Ins. Co., Toronto 285, Ontario	1967
TILLER, JOHN E., JR., F.S.A., Reinsurance Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051	1977
TILLINGHAST, JOHN P., F.S.A., 4215 Gulf of Mexico Dr., Longboat Key, Fla. 33548	*1965
TILLOTSON, DON C., A.C.A., Vice-President and Actuary, Jackson National Life Ins. Co., Lansing, Mich. 48909	1966
TIMPE, RONALD E., F.S.A., Assistant Vice-President and Actuary, Individual Ins., Standard Ins. Co., Portland, Oreg. 97207	1969
TINE, MICHAEL P., F.S.A., Actuary, The Travelers Ins. Co., Hartford, Conn. 06115	1973
TINKER, STUART E., F.S.A., 2909 46th St., Des Moines, Iowa 50310	*1965
TINNEY, DOUGLAS H., F.S.A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111	e 1970
TINO, PAULETTE (Mrs.), A.S.A., Actuary, Actuarial Division, Pension Actuarial Branch, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D. C. 20224	e 1968
TOBIN, HAROLD B., F.S.A., Consultant, Hewitt Associates, 102 Wilmet Rd., Deerfield, Ill. 60015	1977
TOBIN, VINCENT M., F.S.A., Vice-President, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e 1967
TODASCO, ROSEMARY, Actuarial Consultant, Coopers & Lybrand, 222 S. Riverside Plaza, Chicago, Ill. 60606	ae 1976
TOFFE, ROY D., Associate Actuary, American Security Life Ins. Co., San Antonio, Texas 78298	1967
TOHER, THOMAS, F.S.A., Assistant Vice-President, William M. Mercer, 10 Lafayette Square, Buffalo, N. Y. 14203	e 1975
TOLMAN, JOHN E., A.C.A., Summit National Life, Akron, Ohio 44313	1966
TOM, JUDY, A.S.A., Actuarial Assistant, American Telephone & Telegraph Co., 195 Broadway, New York, N. Y. 10007	ae 1976
TOMLINSON, JOHN W., F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1967
TOMPA, PETER M., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N. Y. 10003	e*1965
TOMPSON, SCHUYLER W., JR., F.S.A., Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N. Y. 10022	e 1966
TOOKEY, ROBERT C., F.S.A., F.C.A., Consulting Actuary, Robert C. Tookey & Assoc., 251 S. Lake Ave., Pasadena, Calif. 91101	e*1965
TOOTHMAN, MICHAEL L., F.C.A.S., Vice-President and Actuary, Great American Surplus Lines Ins. Co., Cincinnati, Ohio 45202	1977
TOPF, NORMAN, A.S.A., F.C.A., Consulting Actuary, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1969
TOREN, CHESTER J., A.C.A.S., Assistant Vice-President and Actuary, Zurich Ins. Co., Chicago, Ill. 60604	1967
TORGRIMSON, DARVIN A., A.C.A.S., Vice-President and Actuary, The National Property Owners Ins. Co., Nashville, Tenn. 37250	1968
TORNAY, GEORGE F., JR., Consultant, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016	e 1971

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	Enrolled
TORRANCE, SELWYN, A.S.A., Manager, Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102	1971
TOSCH, CHARLES E., A.S.A., 110 Water Oak Ln., Altamonte Springs, Fla. 32701	e 1966
TOUSSAINT, ROBERT C., F.C.A., A.S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
TOVSON, ORRIN S., F.S.A., Research Actuary, American United Life Ins. Co., Indianapolis, Ind. 46208	1966
TOWNE, ALANSON, Executive Vice-President, American Health & Life Ins. Co., Poughkeepsie, N. Y. 12601	1970
TOWNE, ROBERT J., F.S.A., 164 Main St., Varmouth, Maine 04096	e*1965
TOWNSEND, FREDERICK S., JR., A.S.A., General Partner, Conning & Co., 41 Lewis St., Hartford, Conn. 06103	1969
TOWRY, TERENCE N., F.S.A., Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1971
TOY, GERALD G., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 520 S.W. Yamhill St., Portland, Oreg. 97204	e*1965
TOZER, WILLIAM T., F.S.A., Vice-President and Chief Actuary, Kentucky Central Life Ins. Co., Lexington, Ky. 40507	e 1966
TRAPNELL, GORDON R., F.S.A., Consulting Actuary, Actuarial Research Corp., 900 S. Washington St., Falls Church, Va. 22046	e*1965
TRAPP, PETER P., F.S.A., Vice-President and Actuary, Sentry Life Ins. Co., Stevens Point, Wis. 54481	e 1974
TRAVERSO, DAVID M., Pension Actuarial Consultant, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101	ae 1977
TRAWINSKI, ROBERT, F.S.A., Assistant Actuarial Director, Mutual of New York, New York, N. Y. 10019	1977
TREES, JOHN S., A.C.A.S., Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062	1967
TRENTON, THADDEUS W., F.S.A., Senior Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701	1972
TRESSEL, HARRY S., F.C.A., Harry S. Tressel & Assoc., 10 S. La Salle St., Chicago, Ill. 60603	*1965
TRETOWICZ, RICHARD A., F.S.A., Vice-President and Actuary, Farmers & Traders Life Ins. Co., Syracuse, N. Y. 13201	e 1972
TREVARTHEN, MARGARET A. (Miss), F.C.A., 4201 S. 31st St., Arlington, Va. 22206	e*1965
TRIPLETT, GEORGE H., JR., A.C.A., Actuarial Examiner, Oklahoma Ins. Dept., 408 Will Rogers Memorial Office Bldg., Oklahoma City, Okla. 73105	1966
TRIST, JOHN A. W., F.C.A.S., 364 Rose Glen Dr., Radnor, Pa. 19087	*1965
TROTTA, GEORGE B., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
TROWBRIDGE, CHARLES L., F.S.A., Senior Vice-President and Chief Actuary, Bankers Life Co., Des Moines, Iowa 50307	e*1965
TRUDEAU, DONALD E., F.C.A.S., Vice-President and Controller, American Mutual Liability Ins. Co., Wakefield, Mass. 01880	*1965
TRUDEL, CLAUDE J., F.S.A., F.C.I.A., Senior Vice-President, Plans & Operations, National Life Ins. Co., Montpelier, Vt. 05602	*1965
TRUE, WENDELL C., F.S.A., Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45219	*1965
TUCKER, LYMAN R., F.S.A., Assistant Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	*1965
TUCKER, MATT B., JR., A.S.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1969
TUCKER, RUSSELL B., F.S.A., Assistant Vice-President, Tillinghast, Nelson & Warren, Inc., 814 Carillon Tower East, Dallas, Texas 75240	1976
TUCKER, SAMUEL L., JR., A.S.A., Actuary and Secretary, Church Life Ins. Corp., New York, N. Y. 10017	1966
TUCKER, THOMAS F., Risk Manager, William M. Mercer, Inc., 222 S. Riverside Plaza, Chicago, Ill. 60606	1967
TULIN, STANLEY B., F.S.A., Senior Consultant, Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia, Pa. 19102	1975

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TULLOCH, JOHN A., F.S.A., A.C.A., Vice-President, Woodward, Ryan, Sharp & Davis, Inc., New York, N. Y. 10016	Enrolled e 1969
TUMA, JERRY A., Consultant, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	ae 1976
TURBERG, PHILLIP A., F.S.A., A.F.A.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	*1965
TURNER, JOHN G., F.S.A., Vice-President, Group, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	1969
TURNER, M. PAUL, Assistant Vice-President, Galbraith & Green, Inc., 2589 S. Main St., Salt Lake City, Utah 84115	ae 1976
TURNER, PHILIP C., F.S.A., Group Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1968
TURNER, RAYBON E., F.S.A., Vice-President and Actuary, United Family Life Ins. Co., Atlanta, Ga. 30301	e 1971
TURNER, SAMUEL H., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., Tower Pl., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1970
TURNQUIST, JACK M., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., 814 Carillon Tower, E., Dallas, Texas 75240	*1965
TUROFF, JOHN H., F.S.A., Assistant Mathematician, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1966
TUTTLE, GAIL L., A.S.A., Controller, State Farm Life Ins. Co., Bloomington, Ill. 61701	1966
TVERBERG, GAIL E., F.C.A.S., Actuary, CNA Insurance, Chicago, Ill. 60685	1976
TWINNEY, MARC M., F.S.A., M.C.A., Manager, Pension Dept., Ford Motor Co., World Headquarters, Dearborn, Mich. 48121	e 1966
TWISS, LORRAINE T., Supervisor, Actuarial Service, Connecticut General Life Ins. Co., Hartford, Conn. 06152	ae 1976
TWOMEY, LEONARD N., 7 Ridgewood Dr., Frankfort, Ind. 46041	1966
TYLER, WILLIAM K., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	1974
UCHTEL, MIKEL R., F.S.A., M.C.A., Consulting Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	e 1974
UHTHOFF, DUNBAR R., F.C.A.S., 2196 N.W. Fork Rd., Stuart, Fla. 33494	*1965
ULLMAN, RICHARD E., F.S.A., F.C.I.A., Director, Actuarial Services, Blue Cross-Blue Shield of Greater New York, New York, N. Y. 10017	e 1967
UMSTEAD, RICHARD D., F.S.A., Actuary, Durham Life Ins. Co., Raleigh, N. C. 27611	e 1966
UNDERHILL, NAN, Company Officer, National Life Ins., Montpelier, Vt. 05602	ae 1976
UNDERWOOD, CHARLES M., II, A.S.A., Alexander Hamilton Life Ins. Co., Farmington Hills, Mich. 48018	1973
UNRUH, HENRY C., F.S.A., Chairman of the Board, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402	*1965
UPCHURCH, GARLAND R., Senior Vice-President and Actuary, United Educators Life Ins. Co., Framingham, Mass. 01701	1967
UPSTILL, KRISTYNA H., Senior Actuarial Assistant, Martin E. Segal Co., 57 Post St., San Francisco, Calif. 94104	ae 1977
UTTER, ROBERT G., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307	e 1971
VALERIUS, NELS M., F.C.A.S., 94 Maple Hill Ave., Newington, Conn. 06111	*1965
VALLIERE, CHERYL A., Pension Consultant, William M. Mercer, 222 S. Riverside, Chicago, Ill. 60614	ae 1976
VANCE, JEROME H., F.S.A., Consultant, Coopers & Lybrand, 200 First National Bank Bldg., Atlanta, Ga. 30303	1969
VAN CLEAVE, MARVIN E., A.C.A.S., A.C.A., Assistant Deputy Commissioner, Office of Commissioner of Ins., State of Wisconsin, Madison, Wis. 53702	1966

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VANDERCOOK, LYNN B., JR., Consultant, 19016 Riverton St., Olney, Md. 20832	Enrolled ae 1976
VANDERHOOF, IRWIN T., F.S.A., A.C.A.S., Vice-President, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
VANDERSCOFF, DAVID P., F.S.A., President, Northern National Life Ins. Co., Bismarck, N. D. 58501	e 1975
VAN FLEET, GEORGE, F.C.A., Actuary, American Founders Life Ins. Co., Austin, Texas 78761	*1965
VAN HOPKINS, HARRY, President, General Pension Planning Corp., 5045 N. Main St., Dayton, Ohio 45415	ae 1976
VAN HOUSE, CHARLES L., SR., A.C.A., Senior Vice-President, Administrative Div., Coastal States Life Ins. Co., Atlanta, Ga. 30309	1966
VAN KEUREN, DONALD J., F.S.A., 79 Ridge Rd., Glen Rock, N. J. 07452	*1965
VAN MIEGHEM, DANIEL J., Integrated Pension Services, 1512 11th St., Santa Monica, Calif. 90404	ae 1976
VANN, THOMAS P., F.S.A., Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	1975
VANNIER, LYLE D., F.S.A., Actuarial Assistant, Bankers Life Nebraska, Lincoln, Nebr. 68501	e 1976
VARCOE, F. TURNER, A.S.A., Vice-President and Actuary, Southern Farm Bureau Life Ins. Co., Jackson, Miss. 39205	e 1966
VARGA, GEORGE J., F.S.A., 2610 Schaaf Dr., Columbus, Ohio 43209	*1965
VARNEY, MAURICE E., Vice-President and Chief Operating Officer, Pacific Union Assur. Co., San Francisco, Calif. 94111	1971
VAS, ELIZABETH M. (Mrs.), 196 E. 75th St., New York, N. Y. 10021	1968
VASKAS, BERNADETTE T., Associate Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
VASQUEZ, RALPH A., A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N. Y. 10010	1970
VATH, ROBERT A., A.S.A., Computer Systems Manager, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	1968
VAUGHN, DAVID A., Senior Pension Consultant, Carlin-Black Co., 1120 Morse Rd., Columbus, Ohio 43081	ae 1976
VAUGHT, JOHN E., F.S.A., Senior Vice-President and Actuary, Frank B. Hall, 549 Pleasantville Rd., Briarcliff Manor, N. Y. 10510	e 1971
VAUTRAVERS, RICHARD W., F.S.A., Actuarial Assistant, Bankers Life Nebraska, Lincoln, Nebr. 68501	1974
VAZQUEZ-CRUZ, RUPERTO, A.C.A., Consulting Actuary and Professor of Statistics, University of Puerto Rico, Box 22872, U. P. R., San Juan Puerto Rico 00931	1967
VEHEC, ROBERT F., F.S.A., Assistant Vice-President, Huggins & Co., 1401 Walnut St., Philadelphia, Pa. 19102	1971
VEIT, KENNETH P., F.S.A., Vice-President, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06156	e 1967
VELAZQUEZ, PHILIP A., F.S.A., Actuarial Assistant, New York Life Ins. Co., New York, N. Y. 10010	1977
VELLEMAN, SUSAN J. (Mrs.), F.S.A., Assistant Vice-President, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	e 1976
VENETAKIS, BASIL, A.C.A., Actuarial-Pension Services, Inc., 307 N. Michigan, Chicago, Ill. 60601	e 1971
VENOUZIOV, AARON, Vice-President/Datair Systems Corp., 35 E. Wacker Dr., Chicago, Ill. 60601	ae 1977
VERHAGE, PAUL A., F.C.A.S., Vice-President and Actuary, Sentry Ins. Co., Stevens Point, Wis. 54481	1966
VERNE, PETER D., Assistant Vice-President, Edward H. Friend & Co., 1800 K St., N.W., Washington, D. C. 20006	ae 1976
VERNER, RONALD W., A.S.A., Travelers Ins. Co., Hartford, Conn. 06115	1975
VERRIER, PATRICIA A., Conahan & Conahan, 745 Fort St., Suite 1500, Honolulu, Hawaii 96813	ae 1976
VETTER, LESTER H., A.S.A., 911-D Ronda Sevilla, Laguna Hills, Calif. 92653	1966
VICINO, GERARD A., F.S.A., 90 Coronado Rd., Newington, Conn. 06111	*1965

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	Enrolled
VICTOR, DAVID J., F.S.A., Second Vice-President and Associate Actuary, Equitable General Corp., 8150 Leesburg Pike, Vienna, Va. 22180	1970
VIETOR, CARL F., JR., 15 Norcross St., Rockville Centre, N. Y. 11570	1966
VILLA, BERNARD J., F.S.A., F.C.I.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	1966
VINCENT, BOLES J., President, B. J. Vincent Co., Ltd., 120 Eglinton Ave., E., Toronto, Ontario, Canada	ae 1976
VINCENT, LEWIS A., F.C.A.S., Carter Rd., P.O. Box 9, New London, N. H. 03257	*1965
VODOPICH, DONALD R., President, Philibert and Vodopich, Inc., Box 12031, Northside Station, Atlanta, Ga. 30305	1969
VOGEL, JEROME F., A.C.A.S., Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701	1977
VOGEL, JULIUS, F.S.A., Senior Vice-President and Chief Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
VOGT, ANDREW, F.S.A., Vice-President and Actuary, Standard Life Ins. Co., Indianapolis, Ind. 46205	e*1965
VOJTIK, PETER C., A.S.A., Associate Actuary, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60603	e 1977
VONESH, JAMES F., F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1977
VON GELDERN, ROBERT H., F.S.A., Actuary, Home Life Ins. Co., New York, N. Y. 10007	1966
VON WALLMENICH, THEODORE, F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt. 05602	1973
VORA, SHANTILAL A., F.C.A., A.S.A., F.C.I.A., F.F.A.A., Consulting Actuary, Bruce & Assoc., Midway Executive Manor, 11 N. Skokie Blvd., Lake Bluff, Ill. 60044	e 1967
VORKAPICH, MICHAEL L., A.S.A., Coates & Crawford, Inc., 44 Montgomery St., San Francisco, Calif. 94104	ae 1976
VOSE, ROBERT W., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
VOSS, CARL W., A.S.A., Consulting Actuary, Alexander & Alexander, Two N. Riverside Plaza, Chicago, Ill. 60606	e 1975
WAASER, GEORGE T., JR., A.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1966
WACHSPRESS, HOWARD L., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115	*1965
WADE, JOHN E., F.S.A., Vice-President and Actuary, Family Life Ins. Co., Seattle, Wash. 98101	1969
WADE, ROGER C., A.C.A.S., Volkswagen Insurance Co., St. Louis, Mo. 63141	1971
WAGNER, ALFRED J., A.S.A., Actuarial Technician, Equitable Life Assur. Society, New York, N. Y. 10019	1966
WAGNER, EDWARD W., A.F.A.A., Vice-President and Actuary, Western Preferred Life Ins. Co., Denver, Colo. 80222	1970
WAGNER, EHRHARDT H., 2049 Buckingham Rd., Richardson, Texas 75080	1966
WAGNER, RUSSELL L., F.S.A., President, National Life & Accident Ins. Co., Nashville, Tenn. 37250	*1965
WAGNER, VIRGIL D., F.S.A., A.C.A., Actuary, United American Ins. Co., Dallas, Texas 75221	1966
WAHLBERG, DEAN A., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101	e*1965
WAHLSTROM, RICHARD W., A.S.A., F.C.A., Actuary, Johnson & Higgins, Financial Center, Seattle, Wash. 98161	e 1969
WAIN, CHRISTOPHER H., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. 07101	*1965
WAITE, JOHN L., F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 225 Public Ledger Bldg., Philadelphia, Pa. 19102	e 1971

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WAITES, G. FRANK, F.S.A., F.C.A., 1021 Lemon St., Menlo Park, Calif. 94025	Enrolled e*1965
WAKELY, DAVID N., F.S.A., Wakely & Assoc., Inc., 1467 Belleair Rd., Clearwater, Fla. 33516	e*1965
WALDORF, JAMES R., Vice-President, Mansfield, Rownd and Waldorf, 601 Citizens Savings Bldg., Canton, Ohio 44702	ae 1976
WALKER, CHARLES N., F.S.A., Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117	*1965
WALKER, DARREL E., A.C.A., Manager, Group Pension Sales, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440	e 1971
WALKER, ETHEL L., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
WALKER, GERALD T., F.S.A., Vice-President and Actuary, Western Life Ins. Co., St. Paul, Minn. 55102	1970
WALKER, HARRY, F.S.A., Box 2626, Christiansted, St. Croix, U. S. Virgin Islands 00820	*1965
WALKER, J. BARRETT, F.S.A., F.C.I.A., Executive Vice-President and Director, U. S. Division, Canada Life Assur. Co., Toronto, Ontario M5G 1R8	1966
WALKER, MARGARET (Miss), F.S.A., F.F.A.A., 561 C Calle Aragon, Laguna Hills, Calif. 92653	*1965
WALKER, PAUL S., F.S.A., Second Vice-President and Actuary, Covenant Life Ins. Co., Hartford, Conn. 06101	1976
WALKER, RALPH P., F.S.A., Vice-President and Senior Actuary, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901	e*1965
WALKER, ROBERT W., F.S.A., 5402 W. Parkview Rd., Mequon, Wis. 53092	*1965
WALL, ROBERT H., A.S.A., Second Vice-President, Actuarial, USLIFE Corp., New York, N. Y. 10038	1966
WALL, WILLIAM R., Vice-President and Actuary, Southern Life Ins. Co., Greensboro, N. C. 27420	1966
WALLACE, GEORGE E., F.S.A., Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	*1965
WALLACE, GEORGE R., F.S.A., F.C.I.A., Vice-President and Actuary, Zurich Life Ins. Co. of Canada, Toronto, Ontario M5H 3C4	1966
WALLACE, JOSEPH J., JR., A.S.A., Chief Actuary, Guarantee Trust Life Ins. Co., Chicago, Ill. 60618	e 1969
WALLACE, M. G. ROY, F.S.A., F.C.I.A., Vice-President and Senior Actuary, Loyal Protective Life Ins. Co., Boston, Mass. 02215	e*1965
WALLACE, ROBERT E., F.C.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	e*1965
WALLACH, MAXIMILIAN, F.C.A., Superintendent of Insurance, District of Columbia Dept. of Ins., District of Columbia Government, Washington, D. C. 20001	1970
WALLS, CHARLES L., F.S.A., Daskais & Walls, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606	e 1966
WALMSLEY, HOWARD C., F.S.A., Comptroller, Ohio National Life Ins. Co., Cincinnati, Ohio 45201	*1965
WALSH, ALBERT J., F.C.A.S., Vice-President and General Manager, Automobile Club of Southern Calif., Los Angeles, Calif. 90007	*1965
WALSH, JAMES P., Vice-President, Pension and Group Cons., Inc., 6 E. 4th St., Cincinnati, Ohio 45202	ae 1976
WALSH, THOMAS G., F.S.A., F.C.I.A., Actuary, Teachers Ins. & Annuity Assn., College Retirement Equity Fund, New York, N. Y. 10583	e 1970
WALSH, WILLIAM J., F.S.A., Assistant Actuary, Valuation Division, Prudential Ins. Co., Newark, N. J. 07101	1975
WALTER, ALFRED A., F.S.A., Vice-President, North American Reassur. Co., New York, N. Y. 10017	*1965
WALTERS, MAVIS A., F.C.A.S., Vice-President, Government & Industry Relations, 910 17th St., N.W., #522, Washington, D. C. 20006	1974
WALTERS, MICHAEL A., F.C.A.S., Vice-President-Actuary, Personal Lines Insurance Services Office, 160 Water St., New York, N. Y. 10038	1973

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WALTON, C. KINGSLEY, F.S.A., Consulting Actuary, 2425 N. Claremont Ave., Los Angeles, Calif. 90027	Enrolled 1970
WARD, E. EARL, A.S.A., Marketing Actuary, Mutual Security Life Ins. Co., Fort Wayne, Ind. 48805	1966
WARD, ROBERT G., F.S.A., Senior Vice-President-Insurance Operations, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19139	*1965
WARD, WILLIAM D., A.S.A., Manager, Tax Planning, Aetna Life & Casualty, Hartford, Conn. 06156	e 1966
WARD, WILLIAM F., F.S.A., 21 College Ave., Upper Montclair, N. J. 07043	*1965
WARD-SMITH, KENNETH, Senior Vice-President and Chief Actuary, Life & Casualty Ins. Co. of Tennessee, Nashville, Tenn. 37219	1966
WARE, JOHN K., F.S.A., Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104	e 1974
WARGO, RICHARD S., Consultant, Kass, Germain & Co., 3570 Warrensville Center Rd., Shaker Heights, Ohio 44122	ae 1976
WARNER, DAVID T., F.S.A., Vice-President-Underwriting, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	1966
WARNOCK, R. LARRY, F.S.A., Tillinghast, Nelson & Warren, Inc., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1976
WARTH, ROBERT C., F.S.A., Manager, A.L.U.-Tech. Services, State Farm Life Ins. Co., Bloomington, Ill. 61701	1971
WARTHEN, THOMAS V., III, F.C.A.S., Towers, Perrin, Forster & Crosby, 1500 Market St., Philadelphia, Pa. 19102	1977
WASSELL, EDMUND J., Senior Consultant, The Wyatt Co., 233 S. Wacker Dr., Sears Tower, Suite 5600, Chicago, Ill. 60606	ae 1977
WATERS, JAMES J., Vice-President, Ogle & Waters, Inc., P.O. Box 14428, St. Petersburg, Fla. 33733	ae 1977
WATKINS, LE ROY T., F.S.A., President, L. T. Watkins & Assoc., Inc., 633 Stabler Hilton, Buffalo, N. Y. 14202	e*1966
WATSON, CHARLES B. H., F.S.A., F.C.I.A., F.C.A., Manager and Actuary, International Division, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e*1965
WATSON, GEORGE N., F.S.A., F.C.I.A., President, G. N. Watson, Ltd., Humber Tower, 6700 Finch Ave., Rexdale, Ontario M9W 5P5	1966
WATSON, JOSEPH L., A.S.A., Statistician, Group Life and Health, New England Mutual Life Ins. Co., Boston, Mass. 02117	1966
WATSON, WILLIAM E., F.S.A., Actuarial Director, Group Pensions, Prudential Ins. Co., Florham Park, N. J. 07932	1970
WATSON, WILLIAM T., A.S.A., 124 S. Park Ave., Rockville Centre, N. Y. 11570	1966
WATTENBERG, LARRY B., Assistant Actuary, Actuarial Services, Inc., 1090 Morris Ave., Union, N. J. 07081	ae 1976
WAUGH, WILLIAM M., JR., Chairman of the Board, Babb, Inc., 850 Ridge Ave., Pittsburgh, Pa. 15212	ae 1976
WEAVER, ALLAN C., F.S.A., New York Life Ins. Co., New York, N. Y. 10010	e 1974
WEAVER, ARTHUR G., F.S.A., F.C.I.A., President, Eaton Life Assur. Co., Toronto, Ontario M5R 3L4	e*1965
WEAVER, LEONARD, Administrator, Westinghouse Electric Corp., Westinghouse Bldg., Gateway Center, Pittsburgh, Pa. 15222	ae 1976
WEBB, BERNARD L., F.C.A.S., Professor of Actuarial Science and Ins., Georgia State University, 33 Gilmer St., S.E., Atlanta, Ga. 30303	1966
WEBB, JAMES O., A.C.A., (Treasurer), Vice-President, Blue Cross- Blue Shield, 233 N. Michigan, Chicago, Ill. 60601	1966
WEBB, ROBERT J., A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201	e 1971
WEBER, DAVID P., Vice-President and Treasurer, Fort Dearborn Life Ins. Co., Chicago, Ill. 60601	1968
WEBER, MICHAEL E., A.S.A., Vice-President and Actuary, Southwestern General Life Ins. Co., Dallas, Texas 75221	1966
WEBSTER, ANDREW C., F.S.A., F.C.A., 269 Millard Ave., North Tarrytown, N. Y. 10591	*1965

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WEBSTER, DAVID A., F.S.A., Executive Vice-President, United States Life Ins. Co., New York, N. Y. 10038	Enrolled e 1966
WEBSTER, LAWRENCE B., A.C.A., T.M. Tebbs Co., 431 S. 3rd East, #305, Salt Lake City, Utah 84111	1966
WEBSTER, LINDSAY M., A.C.A., Consulting Actuary, 1105 Morgan Ave., Drexel Hill, Pa. 19026	1966
WECK, FRANK A., F.S.A., Rt. 1, Box 748, Punta Gorda, Fla. 33950	*1965
WEDDELL, THOMAS A., F.S.A., F.C.I.A., Vice-President, William M. Mercer, Ltd., 1111 Melville St., Vancouver, British Columbia V6E 3E6	e 1975
WEICHEL, ROBERT J., F.C.A., A.F.A.A., Consulting Actuary, Merriman & Weichel, Scranton National Bank Bldg., Scranton, Pa. 18503	1967
WEICHERT, PAUL L., F.S.A., Consulting Actuary, 24 Byron Pl., Livingston, N. J. 07039	1969
WEIL, MAX, President, Max Weil Assoc., 1250 Broadway, New York, N. Y. 10001	ae 1976
WEILL, DORANCE B. (Miss), F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
WEIMER, LINDA M., Associate Manager, Prudential Ins. Co., Florham Park, N. J. 07932	ae 1976
WEIMER, ROBERT A., A.S.A., Group Actuary, American Health & Life Ins. Co., Baltimore, Md. 21202	e 1966
WEINBERG, ABRAHAM A., A.C.A., Consulting Actuary, 14 E. Jackson Blvd., Chicago, Ill. 60606	1966
WEINBERG, RALPH M., Consultant, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60604	ae 1976
WEINBERGER, SOLOMON A., F.S.A., Actuary, William M. Mercer, Inc., 1221 Avenue of the Americas, New York, N. Y. 10020	1977
WEINERMAN, ELIOT R., F.S.A., Manager-Group Actuarial Dept., Crown Life Ins. Co., Toronto, Ontario M4W 1B8	1977
WEINSTEIN, LOUIS, F.S.A., F.C.A., F.C.I.A., President, Louis Weinstein Co., Inc., 115 Willow St., Brooklyn, N. Y. 11201	e 1966
WEINSTEIN, MAX S., F.S.A., F.C.A., A.C.A.S., Consulting Actuary, 25 Highland Dr., Albany, N. Y. 12203	e*1965
WEISBROD, MARVIN L., Tax Manager, Kurtin & Co., 11754 Victory Blvd., North Hollywood, Calif. 91606	1970
WEISLEDER, STANLEY, M.C.A., A.F.A.A., President, Actuaries Unlimited, Inc., 420 Lexington Ave., New York, N. Y. 10017	1966
WEISS, DONALD, A.S.A., Assistant Vice-President, Johnson & Higgins of California, 601 California St., San Francisco, Calif. 94108	ae 1976
WEISS, HERBERT T., F.S.A., Actuarial Assistant, Teachers Ins. & Ann. Assn., New York, N. Y. 10017	1977
WEISS, KAREN J. (Miss), F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202	e 1975
WEISS, LANCE J., Senior Actuarial Assistant, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1977
WEISS, RICHARD A., Consultant and Vice-President, E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	ae 1976
WEISS, WILLARD A., F.C.A., President and Actuary, E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114	e*1965
WEISZ, LOUIS M., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117	1970
WEITZENKAMP, DIANNE, F.S.A., Daskals & Walls, Inc., Two N. Riverside Plaza, Chicago, Ill. 60606	1977
WEITZNER, LARRY R., Associate Actuary, The Wyatt Co., 9595 N. Kendall Dr., Miami, Fla. 33156	ae 1976
WELCH, DONALD B., F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt. 05602	1975
WELCH, JOHN H., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1970
WELCH, JOHN P., F.C.A.S., Vice-President and Actuary, Security Ins. Co., Hartford, Conn. 06105	1968

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	Enrolled ae 1977
WELCH, MOLLY A., Valuation Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06152	
WELCH, ROBIN B., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N. Y. 10010	1970
WELCH, RONALD J., F.S.A., Vice-President and Associate Actuary, American National Ins. Co., Galveston, Texas 77550	1975
WELLER, MARK J., Second Vice-President, C. T. Hellmuth & Assoc., Inc., 5454 Wisconsin Ave., Washington, D.C. 20015	ae 1976
WELLER, WILLIAM C., F.S.A., Vice-President & Chief Actuary, American Health & Life Ins. Co., Baltimore, Md. 21202	1972
WELLMAN, ALEX C., A.S.A., A.C.A.S., 638 Ridge Rd., Roebuck Springs, Birmingham, Ala. 35206	1966
WELLS, EDWARD H., F.S.A., 20 Berkeley Rd., Millburn, N. J. 07041	*1965
WELLS, WALTER I., A.S.A., A.C.A.S., 7 Pinewood Dr., West Boylston, Mass. 01583	1966
WELSH, CHARLES A., F.S.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102	e 1968
WELSH, DAVID M., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e 1971
WELSH, PATRICK, F.S.A., Principal and Actuary, Carlin-Black Co., 10101 Linn Station Rd., Louisville, Ky. 40223	e 1974
WENDT, EDWARD G., JR., F.S.A., Vice-President and Group Actuary, New York Life Ins. Co., New York, N. Y. 10010	*1965
WENDT, RICHARD K., F.S.A., Vice-President, Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216	*1965
WENDT, RICHARD Q., F.S.A., Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172	1975
WENDT, WILLIAM R., Vice-President, Administration, California-Western States Life Ins. Co., Sacramento, Calif. 95825	1966
WENNER, RICHARD M., F.S.A., Actuary, Corporate Actuarial Dept., Aetna Life & Casualty, Hartford, Conn. 06158	1973
WERNTZ, LEON E., President, Werntz & Assoc., Inc., 2020 E. 70th St., Shreveport, La. 71105	ae 1976
WERTHEIMER, JAMES L., A.S.A., Associate Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101	e 1972
WEST, CHARLES E., F.S.A., 720 Cedar Grove Rd., R. D. Box 71, Media, Pa. 19063	*1965
WEST, CHARLES S., A.C.A., Manager-Reinsurance Dept., Credit Ins. Division, American National Ins. Co., Dallas, Texas 75205	1966
WEST, LANE B., F.S.A., Assistant Actuary-Pensions, Meidinger & Associates, Inc., 230 S. Tryon St., Charlotte, N. C. 28202	1977
WEST, THOMAS M., F.S.A., Vice-President and Manager-Reinsurance Div., Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	e 1970
WESTCOTE, WALTER M., Assistant Trust Officer, The Dollar Savings & Trust Co., P. O. Box 4501, Youngstown, Ohio 44501	ae 1976
WESTMAN, PATRICIA A., Pension Actuarial Consultant, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06155	ae 1977
WETTER, EDWARD A., Executive Vice-President, Actuarial Computer Technology, Inc., 10215 Fernwood Rd., Bethesda, Md. 20034	ae 1976
WHIMPEY, DENNIS J., F.S.A., Vice-President & Associate Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1976
WHINREY, EDWIN N., F.S.A., 3161A Via Alicante, La Jolla, Calif. 92037	*1965
WHITBREAD, FRANK G., F.S.A., A.C.A.S., 4705 Arlington Ave., Fort Wayne, Ind. 46807	*1965
WHITE, AUBREY, F.S.A., F.C.I.A., 16 Gunning Ln., Downingtown, Pa. 19335	e*1965
WHITE, DANIEL C., F.S.A., Actuary, William M. Mercer, Inc., One Bush St., San Francisco, Calif. 94119	1977
WHITE, GEOFFREY B., F.S.A., F.C.I.A., Director, William M. Mercer, Ltd., 1801 McGill College Ave., Montreal, Quebec H3B 2N4	e 1966
WHITE, H. EDMUND, F.S.A., Senior Consultant, Meidinger & Associates, Inc., 275 Wyman St., Waltham, Mass. 02154	e 1970

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WHITE, JOHN G., JR., M.C.A., Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	Enrolled e 1970
WHITE, RICHARD E., F.S.A., Consulting Actuary, Actuarial Consultants, Inc., Houston, Texas 77027	e 1975
WHITE, STEPHEN L., F.S.A., Actuarial Assistant, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101	1976
WHITE, WILLIAM A., F.S.A., Chief Actuary, State of New Jersey, Dept. of Ins., Trenton, N. J. 08625	*1965
WHITE, WILLIAM F., JR., Vice-President, 1608 Guaranty Bank Plaza, Corpus Christi, Texas 78401	ae 1976
WHITE, WILLIAM M., JR., F.S.A., Director of Government Relations, Connecticut General Life Ins. Co., Hartford, Conn. 06152	*1965
WHITELEY, BENJAMIN R., F.S.A., Vice-President, Group Ins., Standard Ins. Co., Portland, Oreg. 97207	e*1965
WHITING, DOUGLAS B., 3 Park St., W., Shrewsbury, Mass. 01545	1966
WHITLEY, CHARLIE T., F.S.A., Vice-President and Associate Actuary, Integon Life Ins. Corp., Winston-Salem, N. C. 27102	1970
WHITNEY, JOHN C., JR., F.S.A., Towers, Perrin, Forster & Crosby, 233 S. Wacker Dr., Chicago, Ill. 60606	1977
WHITNEY, ROBERT L., F.S.A., Vice-President and Chief Actuary, National Liberty Corporation, Valley Forge, Pa. 19481	*1965
WHITON, ALBERT E., A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1966
WICKS, GEORGE C., A.S.A., Manager, Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102	e 1966
WIDMER, RANSOM H., Actuary, Basil Castrovinci Assoc., Inc., 853 Broadway, New York, N. Y. 10003	ae 1976
WIEBEKE, HAROLD G., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	e*1965
WIEDER, JOHN W., JR., F.C.A.S., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06156	*1965
WIEGERT, ROY E., President, National Assoc., Inc., of Washington, Plaza 600 Bldg., Seattle, Wash. 98101	ae 1976
WIESE, THEODORE O., JR., F.S.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	e 1970
WIGHTMAN, MARY G. (Mrs.), Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015	e 1967
WILCOX, ROBERT E., A.S.A., Consulting Actuary, R. E. Wilcox & Co., 1876 N. Fort Canyon Rd., Alpine, Utah 84003	e 1971
WILDE, PETER R., F.S.A., Senior Vice-President, Aetna Ins. Co., Hartford, Conn. 06156	*1965
WILKENING, ROBERT E., Vice-President, American Actuaries, Inc., 807 McKay Tower, Grand Rapids, Mich. 49502	e 1970
WILKINSON, JOHN, F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1977
WILLEMIN, RICHARD J., F.S.A., F.C.I.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	e*1965
WILLETT, ROBERT B., F.S.A., Second Vice-President and Associate Actuary, Pilot Life Ins. Co., Greensboro, N. C. 27420	1970
WILLIAMS, C. ARTHUR, JR., Professor of Economics and Ins., Univ. of Minnesota, Minneapolis, Minn. 55455	1968
WILLIAMS, CHARLES D., III, F.S.A., Senior Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204	e 1966
WILLIAMS, DEAN E., F.S.A., Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166	e*1965
WILLIAMS, DEWEY G., F.C.A.S., Senior Vice-President, Employers' Ins. of Texas, Dallas, Texas 75221	*1965
WILLIAMS, EDWARD B., F.S.A., 151 Country Club Dr., Manhasset, N. Y. 11030	*1965
WILLIAMS, HARRY V., F.C.A.S., Director, Hartford Fire Ins. Co., Hartford, Conn. 06115	*1965

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
WILLIAMS, JACK C., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114	ae 1977
WILLIAMS, JEFFREY W., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115	e 1975
WILLIAMS, JOHN H., F.C.A., President and Chief Executive Officer, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	*1965
WILLIAMS, JOHN HARRY, F.C.A., Principal, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020	e 1966
WILLIAMS, JOHN R., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801	e*1965
WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115	*1965
WILLIAMS, W. THOMAS, A.C.A.S., Actuary, 626 Wilshire, Suite 900, Los Angeles, Calif. 90017	e 1968
WILLIAMS, WILLIAM A., JR., A.S.A., Associate Actuary, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226	e 1975
WILLIAMSON, ROBERT L., F.S.A., Actuarial Vice-President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8	e 1976
WILLIAMSON, W. RULON, F.S.A., F.C.A.S., Windsor Hall, 519 Palisado Ave., Windsor, Conn. 06095	*1965
WILLIAMSON, WILLIAM R., JR., A.S.A., Manager, Metropolitan Life Ins. Co., New York, N. Y. 10010	1966
WILLS, R. JOHN, F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	1976
WILLS, THOMAS L., F.S.A., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06156	e*1965
WILSEY, LYNN W., F.C.A.S., Vice-President and Actuary, Group Dept., Travelers Ins. Co., Hartford, Conn. 06115	*1965
WILSON, ALLEN F., A.C.A., Assistant Vice-President and Assistant Actuary, Bernard R. Meidinger & Assoc., Inc., 2440 Grinstead Dr., Louisville, Ky. 40204	1972
WILSON, CHARLES, F.S.A., Vice-President and Group Actuary, Republic National Life Ins. Co., Dallas, Texas 75204	1968
WILSON, CHARLES E., A.S.A., Vice-President, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	e 1966
WILSON, GERALD I., F.S.A., F.C.I.A., Partner, Hewitt Associates, 102 Wilnot Rd., Deerfield, Ill. 60015	e 1967
WILSON, JAMES C., F.C.A.S., Integon Indemnity Corp., Winston-Salem, N. C. 27102	*1965
WILSON, MARY C. (Mrs.), F.S.A., F.F.A.A., 2071 Canal Dr. W., Bradenton, Fla. 33507	*1965
WILSON, ROSS J., A.S.A., F.C.A., Stone, Young & Co., P.O. Box 828, Upper Montclair, N. J. 07043	e 1966
WILSON, WALLACE W., F.S.A., A.C.A., Actuary, The Wyatt Co., 9595 N. Kendall Dr., Miami, Fla. 33156	e 1975
WILSON, WESTON P., Tillinghast, Nelson & Warren, Inc., One Newton Executive Park, Newton, Mass. 02182	e 1977
WILSON, WILMER W., JR., 1646 Fairfax, Denver, Colo. 80220	1967
WILTSE, LARRY B., A.S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	ae 1976
WINDECKER, ARTHUR A., F.S.A., 102 Coleman Ave., Chatham, N. J. 07928	*1965
WINER, WARREN J., F.S.A., Assistant Actuary, General American Life Ins. Co., St. Louis, Mo. 63166	e 1975
WINKELSTEIN, JEROME, F.S.A., Associate Group Actuary, The Union Central Life Ins. Co., Cincinnati, Ohio 45201	1975
WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1301 5th Ave., Suite 3600, Seattle, Wash. 98101	e*1965
WINKLEMAN, JOHN J., JR., A.C.A.S., Actuarial Assistant, Travelers Ins. Co., Hartford, Conn. 06115	1977

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WINKLEVOSS, HOWARD E., President, Winklevoss & Assoc., Inc. 3508 Science Center, Philadelphia, Pa. 19104	Enrolled ae 1976
WINN, MICHAEL R., F.S.A., Actuary, Reinsurance, Business Men's Assur. Co. of America, Kansas City, Mo. 64141	1973
WINNIS, WILLIAM H., M.C.A., Actuarial Director, The Handel Group, Inc., 53 Academy St., Poughkeepsie, N. Y. 12601	1966
WINSLOW, HENRY N., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117	e*1965
WINSOR, ROBERT F., A.S.A., Assistant Actuary, Jefferson Standard Life Ins. Co., Greensboro, N. C. 27420	e 1970
WINSTON, MICHAEL, President, P.O. Box 61-1026, 11955 W. Dixie Hwy., North Miami, Fla. 33161	ae 1976
WINTER, ARTHUR E., A.C.A.S., Assistant Director, Financial Statements, Travelers Ins. Co., Hartford, Conn. 06115	1971
WINTER, BERT A., F.S.A., P. O. Box 45, Vineyard Haven, Mass. 02568	*1965
WINTER, JOHN C., III, F.S.A., Vice-President and Individual Actuary, Coastal States Life Ins. Co., Atlanta, Ga. 30343	e 1976
WINTERFIELD, MICHAEL R., F.S.A., Actuary, Equitable Life Assur. Society, New York, N. Y. 10019	1975
WINTERS, HERBERT A., A.F.A.A., A.S.A., Insurance and Business Consultant, 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Texas 77027	1966
WINTERS, ROBERT C., F.S.A., (Past-President), Senior Vice-President, Prudential Ins. Co., Fort Washington, Pa. 19034	*1965
WIRTH, WILLIAM C., F.S.A., Senior Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23261	e*1965
WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, University of Texas, Austin, Texas 78712	*1965
WISHART, ROBERT A., A.S.A., F.C.A., 49 Adams Ave., Short Hills, N. J. 07078	*1965
WISKOWSKI, JOHN P., A.S.A., M.C.A., Partner, Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632	e 1969
WITT, R. DANIEL, F.S.A., Consulting Actuary, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606	1977
WITT, RONALD E., A.S.A., Consultant, A. S. Hansen, Inc., 700 N. Water St., Milwaukee, Wis. 53202	e 1971
WITTENBERG, CHARLES, A.S.A., A.C.A., Vice-President, Reinsurance, Continental Assur. Co., Chicago, Ill. 60685	1973
WITTLAKE, J. CLARKE, A.C.A.S., A.C.A., President, Business Men's Assur. Co. of America, Kansas City, Mo. 64141	1966
WITTLICH, JAE L., F.S.A., Vice-President, CNA Ins. Co., Chicago, Ill. 60685	1971
WOBBEKING, RONALD L., F.S.A., Assistant Vice-President and Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403	e 1971
WOHLNER, ELLIS A., A.S.A., Actuary, Folksam Ins. Group, Fack S-104 60, Stockholm 20, Sweden	1970
WOJCIK, EDWARD J., F.S.A., Assistant Vice-President and Actuary, National Association of Blue Shield Plans, 211 E. Chicago Ave., Chicago, Ill. 60611	1966
WOJCIK, WALT J., A.S.A., A.C.A., Senior Vice-President and Chief Actuary, Montgomery Ward Life Ins. Co., Chicago, Ill. 60603	1969
WOLF, HERBERT S., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606	1966
WOLF, RICHARD S., F.S.A., Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308	1969
WOLF, RONALD M., F.S.A., M.C.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	1976
WOLFE, JAY A., F.S.A., Actuary, The Wyatt Co., 9595 N. Kendall Dr., Miami, Fla. 33156	e 1975
WOLFENDEN, JAMES D., A.S.A., Vice-President and Chief Actuary, Columbian Mutual Life Ins. Co., Binghamton, N. Y. 13902	1971
WOLFF, SHERMAN M., F.S.A., Vice-President-Group Life & Health, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	e 1977

"a" denotes Affiliate; "e" denotes Enrolled Actuary; "\*" denotes charter member

	Enrolled
WOLFMAN, MAURICE, F.S.A., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606	e*1965
WOLFSON, IRVING S., F.S.A., Senior Vice-President, Investments, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115	*1965
WOLKOFF, CLAIRE LOUISE, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001	1976
WOLL, RICHARD G., F.C.A.S., Utica Mutual Ins. Co., Utica, N. Y. 13503	1975
WOLLMAN, MILTON H., F.S.A., A.F.A.A., F.C.A., President, Milton H. Wollman & Assoc., Inc., 1616 Walnut St., Philadelphia, Pa. 19103	*1965
WONG, DENNIS, F.S.A., Associate Actuary, Dan McGinn and Associates, 1150 S. Olive St. Los Angeles, Calif. 90015	e 1969
WONG, STEPHEN S. V., F.S.A., President and Managing Director, British-American Ins. Co., Soln Bhd., Kuala Lumpur, Malaysia	1977
WOOD, CHARLES P., JR., F.S.A., F.C.A.S., M.C.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D. C. 20006	e 1975
WOOD, DAVID H., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06152	1969
WOOD, J. KENNETH, JR., A.S.A., Associate Actuary, Life & Casualty Ins. Co. of Tenn., Nashville, Tenn. 37218	1966
WOOD, JACK E., F.S.A., F.C.A., Tillinghast, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105	e*1965
WOOD, JAMES O., F.C.A.S., Tillinghast, Nelson & Warren, Inc., 3340 Peachtree Rd., N.E., Atlanta, Ga. 30326	1976
WOOD, JOHN W., JR., F.S.A., Vice-President and Actuary, S. M. Hyman Co., 300 N. Charles St., Baltimore, Md. 21201	e*1965
WOOD, MILTON J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107	e*1965
WOOD, R. NORMAN, A.S.A., F.C.A., Vice-President, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606	e*1965
WOODARD, EUGENE M., F.S.A., Assistant Vice-President and Director, Lincoln National Life Ins. Co., East Orange, N. J. 07019	1974
WOODDY, JOHN C., F.S.A., A.C.A.S., A.C.A., Senior Vice-President, North American Reassur. Co., New York, N. Y. 10017	*1965
WOODHEAD, CURT R., F.S.A., Consulting Actuary, Ken Eckhart & Assoc., 1355 Lynnfield Rd., Memphis, Tenn. 38138	1977
WOODMAN, HARRY A., JR., F.S.A., Vice-President, New York Life Ins. Co., New York, N. Y. 10010	*1965
WOODS, CYRIL J., F.S.A., F.C.I.A., President, C. J. Woods & Associates, P.O. Box 394, Hudson Heights, Quebec J0P 1J0	1966
WOODS, H. WAYNE, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., Ottawa, Ontario K1P 5A3	1975
WOODSON, FREEMAN A., JR., Manager, William M. Mercer, Inc., 200 Clarendon St., Boston, Mass. 02116	ae 1976
WOODWORTH, JAMES H., A.C.A.S., Secretary, Hartford Ins. Group, Hartford, Conn. 06115	1966
WOOLERY, JAMES G., Assistant Life Actuary, N.C. Department of Insurance, Raleigh, N. C. 27607	1970
WOOLERY, JAMES M., F.S.A., A.C.A.S., 3207 Sussex Rd., Raleigh, N. C. 27607	e*1965
WOOLEY, JONATHAN L., F.S.A., Associate Actuary, New York Life Ins. Co., New York, N. Y. 10010	1973
WOOLLEY, E. RICHARD, Partner, Bradbury & Woolley, 1451 Danville Blvd., Alamo, Calif. 94507	ae 1976
WOOLSEY, E. JOHN, F.S.A., F.C.I.A., Consultant, Towers, Perrin, Forster & Crosby, Commercial Union Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1K3	e 1972
WORKMAN, BRUCE L., M.C.A., Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114	1966
WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50309	e*1965

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WORLEY, JOHN L., JR., F.S.A., 5420 Wakefield Dr., Nashville, Tenn.	37220	Enrolled e 1966
WORTHINGTON, ROBERT F., Actuarial Analyst, Travelers Ins. Co., Hartford, Conn.	06115	ae 1976
WRIGHT, BYRON, F.S.A., F.C.A.S., P.O. Box 177, Arendtsville, Pa.	17303	*1965
WRIGHT, CARL B., F.S.A., Second Vice-President and Tax Director, Union Mutual Life Ins. Co., Portland, Maine	04112	1971
WRIGHT, RICHARD F., F.C.A., Principal, Peat, Marwick, Mitchell & Co., 1 Marine Midland Plaza, Rochester, N. Y.	14604	e 1967
WRIGHT, ROY R., Assistant Vice-President, Fidelity & Guaranty Life Ins. Co., Baltimore, Md.	21203	ae 1976
WRIGHT, WILLIAM S., F.S.A., 179 Midwood Rd., Glen Rock, N. J.	07452	e*1965
WULTERKENS, PAUL E., F.C.A.S., Senior Actuarial Assistant, St. Paul Fire & Marine Ins. Co., St. Paul, Minn.	55102	1977
WYCKOFF, JOHN F., 78 Cedar St., Newington, Conn.	06111	1970
WYMAN, RICHARD B., F.S.A., Executive Vice-President, Great American Life Holding Corp., Cincinnati, Ohio	45236	e 1966
XAVIER, BASIL A., Actuarial Assistant, Little, Church & Chapin, Inc., Mutual Savings Bldg., 301 E. Colorado Blvd., Pasadena, Calif.	91101	ae 1976
YAFFE, RIAN M., A.S.A., M.C.A., Yaffe & Offut Assoc., Inc., 814 Mercantile Bank & Trust Bldg., Baltimore, Md.	21201	e 1970
YAMANO, HARRY T., F.S.A., Consulting Actuary, William M. Mercer, 3303 Wilshire Blvd., Los Angeles, Calif.	90010	e 1969
YANG, KISUK, Chief Actuary, Public Employees Retirement System, 1416 Ninth St., Sacramento, Calif.	95809	e 1976
YANIS, DAVID, F.S.A., F.C.A., Partner, Hewitt Associates, 600 3rd Ave., New York, N. Y.	10016	e 1966
YANKO, JOHN B., F.S.A., Vice-President and Actuary, Fidelity Union Life Ins. Co., Dallas, Texas	75221	e 1969
YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass.	02117	*1965
YARDLEY, MARY ELLEN (Miss), F.S.A., Associate Controller, Provident Mutual Life Ins. Co., Philadelphia, Pa.	19101	*1965
YATES, DONALD G., F.S.A., Actuary, Individual Insurance, Liberty National Life Ins. Co., Birmingham, Ala.	35202	1968
YATES, J. ARNOLD, President, The Jay Co., Inc., Talcott Notch Rd., Farmington, Conn.	06032	1966
YEARY, PAUL D., F.S.A., Second Vice-President and Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio	45202	*1965
YEN, FRANK T., A.S.A., Vice-President and Actuary, William M. Mercer, 3303 Wilshire Blvd., Los Angeles, Calif.	90010	e 1967
YENNER, RALPH D., 11 San Juan Ln., Port St. Lucie, Fla.	33452	e 1966
YLVISAKER, JAMES W., F.S.A., Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn.	55402	1974
YODER, ANDREW K., JR., Andrew K. Yoder & Assoc., 4 Timber Hill Ct., Turnersville, N. J.	08012	ae 1976
YODER, REGINALD C., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa	50307	1977
YODER, ROBERT S., F.S.A., President, Capital Holding Corp., Louisville, Ky.	40232	*1965
YORK, WILLIAM S., F.S.A., 225 Plaza La Posada, Los Gatos, Calif.	95030	*1965
YOUNG, DAVID H., JR., F.S.A., Senior Vice-President and Chief Actuary, Monarch Life Ins. Co., Springfield, Mass.	01133	e*1965
YOUNG, ELIZABETH R. (Mrs.), A.F.A.A., 4380 Exeter Dr., Longboat Key, Fla.	33548	1969
YOUNG, GEORGE W., F.S.A., 17 Long View Rd., West Hartford, Conn.	06107	*1965

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	Enrolled
YOUNG, GEORGE W., JR., F.S.A., Second Vice-President and Associate Actuary, Union Mutual Life Ins. Co., Portland, Maine 04112	1969
YOUNG, HARRY S., F.S.A., Actuary, William M. Mercer, Inc., 3303 Wilshire Blvd., Los Angeles, Calif. 90010	1977
YOUNG, HOWARD, F.S.A., F.C.I.A., Special Consultant to the President, United Auto Workers, 8000 E. Jefferson, Detroit, Mich. 48214	e*1965
YOUNG, MELVILLE J., F.S.A., Actuary, General Reassur. Corp., Greenwich, Conn. 06830	1969
YOUNG, RALPH E., Chairman and Chief Executive Officer, Western Life Ins. Co., St. Paul, Minn. 55102	1966
YOUNG, ROBERT G., A.C.A.S., Actuary, Utica Mutual Ins. Co., Utica, N. Y. 13503	1969
YOUNG, ROBERT J., JR., F.C.A.S., Associate Actuary, Allstate Ins. Co., Northbrook, Ill. 60062	1976
YOUNG, ROBERT V., F.S.A., Investment Counselor, Badgley & Phelps, IBM Bldg., Seattle, Wash. 98101	e*1965
YOUNG, THOMAS J., F.S.A., Vice-President, Equitable Life Ins. Co., Des Moines, Iowa 50306	e*1965
YOUNG, THOMAS M., F.S.A., F.C.I.A., F.C.A., President, Stone, Young & Co., 546 Valley Rd., Upper Montclair, N. J. 07043	e*1965
YOUNT, HUBERT W., F.C.A.S., Wesley Manor E., #22, Jacksonville, Fla. 32223	*1965
ZAEH, DONALD E., Actuarial Consultant, 3195 Court St., Yorktown Heights, N. Y. 10598	ae 1976
ZAJICEK, JAMES E., Actuarial Manager, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1977
ZARET, FRANK, F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010	*1965
ZATTO, JOSEPH R., F.S.A., M.C.A., Vice-President, Alexander & Alexander, Inc., 3565 Piedmont Rd., N.E., Atlanta, Ga. 30305	e 1966
ZEFFERT, MARTIN L., F.S.A., Senior Vice-President and Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101	e*1965
ZEIGER, EDWARD C., F.S.A., Rt. 3, Willis, Va. 24380	*1965
ZEILMAN, WILLIAM W., F.S.A., Actuary, Holding Corp. of America, 7730 E. Bellview Ave., Englewood, Colo. 80110	e 1969
ZELLNER, JOHN T., F.S.A., Consulting Actuary, Coopers & Lybrand, 1200 Equitable Bldg., Atlanta, Ga. 30303	1971
ZIELINSKI, RICHARD P., A.S.A., Vice-President, M & R Services, Inc., 1301 Fifth Ave., Suite 3600, Seattle, Wash. 98101	e 1969
ZIEMINSKI, ROBERT M., F.S.A., Huggins & Co., 1401 Walnut St., Philadelphia, Pa. 19102	e 1973
ZIMMERMAN, ANNETTE M., Account Representative, Babb, Inc., 850 Ridge Ave., Pittsburgh, Pa. 15212	ae 1976
ZIMMERMAN, LEONARD, Vice-President, A.S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044	ae 1976
ZIMMERMAN, LEONARD B., F.S.A., Group Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017	1972
ZINZOW, LEE A., F.S.A., Associate Actuary, Munich American Reassur. Co., Atlanta, Ga. 30346	1975
ZIOCK, RICHARD W., F.S.A., A.C.A.S., Associate Professor, Dept. of Statistics, University of Iowa, Iowa City, Iowa 52242	1969
ZOLLA, GERALD, A.S.A., Assistant Actuary, United States Life Corp., New York, N. Y. 10038	e 1971
ZORY, PETER B., F.C.A.S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115	1966
ZUBAY, ELI A., Vice-President for Academic Affairs, Georgia State University, Atlanta, Ga. 30303	1967
ZWILLING, PAUL R., F.S.A., Vice-President and Actuary, National Health & Welfare Retirement Association, Inc., 666 Fifth Ave., New York, N. Y. 10019	e 1967

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## INCORPORATION OF THE ACADEMY

The full text of the Articles of Incorporation of the American Academy of Actuaries is reproduced on pages 138-42 of the 1973 *Year Book*, and appears also in prior *Year Books*. The official Certificate of Incorporation (No. 2948) was issued by the Illinois Secretary of State on April 27, 1966.

The Articles include the following statement of the purposes of the Academy:

The purpose or purposes for which the corporation is organized are:

- (a) To advance the knowledge of actuarial science, which had its origin in the application of the doctrine of probabilities to human affairs and from which life insurance, pension plans, casualty insurance, and other analogous institutions derive their principles of operation;
- (b) To encourage the consideration of all monetary questions involving, separately or in combination, the mathematical doctrine of probabilities and the principles of interest;
- (c) To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;
- (d) To establish, promote and maintain high standards of conduct and competence within the actuarial profession.

In furtherance of these ends the Academy may promote activities to recruit and educate those who desire to become actuaries and to undertake such other activities as may seem desirable.

BYLAWS  
OF THE  
AMERICAN ACADEMY OF  
ACTUARIES  
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE  
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)  
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED JAN. 7, 1976.

ARTICLE I  
MEMBERSHIP AND AFFILIATION

SECTION 1. *Members.* Individuals having membership in the Academy shall be called "members."

Members shall be entitled to attend meetings of the Academy, vote, hold office, serve as elected Directors, make nominations, serve on committees, and generally exercise the rights of full membership. They are authorized to designate themselves as "members" of the American Academy of Actuaries and to append to their names the initials M.A.A.A. In all references to members, words implying the masculine gender shall include the feminine gender.

SECTION 2. *Requirements for Admission to Membership.* Any person may apply for membership and shall become a member by meeting the requirements contained in this section.

- A. *Application.* Each candidate for admission must submit a written application which shall include a résumé of his education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request.
- B. *Education.* Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors.
- C. *Experience.* Each candidate must, at the date of application, have had at least five years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, or property and liability insurance.
- D. *References.* Evidence of character and professional integrity of the candidate shall have been educed by references from two members who



have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board of Directors. The procedures for the conduct of such appeal shall be as prescribed by the Board.

- E. Nonresidents. If the candidate is not a resident of the United States, he must meet such other requirements as are prescribed by the Board of Directors.
- F. Approval. Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

SECTION 3. *Affiliates.* Individuals having affiliate status in the Academy shall be called "affiliates."

Affiliates shall be entitled to attend meetings of the Academy, to serve as elected Directors and to serve on committees of the Academy. They are authorized to designate themselves as "affiliates" of the American Academy of Actuaries and to append to their names the initials A.A.A.A. In all references to affiliates, words implying the masculine gender shall include the feminine gender.

SECTION 4. *Requirements for Admission to Affiliate Status.* Any person may apply for affiliate status and shall become an affiliate by meeting the requirements contained in this section.

- A. Application. Each candidate for admission must submit a written application which shall include a résumé of his education, background and experience, the names of two references and such additional information as the Admissions Committee may request.
- B. Standards and Qualifications. Each candidate shall be an "enrolled actuary" under subtitle C of title III of the Employee Retirement Income Security Act of 1974.
- C. References. Evidence of character and professional integrity of the candidate shall have been educed by references from two persons who have known the candidate for at least eighteen months. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board of Directors. The procedures for the conduct of such appeal shall be prescribed by the Board.

- D. Approval. Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee.

## ARTICLE II

### MEETINGS OF THE MEMBERS AND AFFILIATES

There shall be an annual meeting of the members and affiliates each fall at such time and place as the Board of Directors, hereinafter called the "Board," shall designate.

Special meetings may be called by the Board. Upon request of not less than 5 per cent of the members, the President shall call a meeting of the members. At all meetings fifty members shall constitute a quorum. Notice of a meeting, specifying the place, date, and hour of the meeting, shall be given not less than twenty nor more than forty days before each meeting.

## ARTICLE III

### BOARD OF DIRECTORS

SECTION 1. *Composition.* The Board shall consist of twenty-eight Directors, comprising the eight Officers, the two immediate Past-Presidents and eighteen elected Directors. The eighteen elected Directors may be either members or affiliates.

SECTION 2. *Election and Term of Office.* Each year the members shall elect six *Directors* to serve for a period of three years. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of his election and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected. Candidates receiving the greatest number of votes shall be elected; a retiring elected Director other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected Director at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected Director at the time at which his ex-officio membership on the Board as Past-President expires. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board.

SECTION 3. *Meetings.* There shall be an annual meeting of the Board within forty-eight hours after the close of the annual meeting of the Academy. Special meetings of the Board shall be called whenever the President or at least five members of the Board so request.

Meetings of the Board may be held either within or outside the state of Illinois. Notice of the annual meeting of the Board may be given to each Director either personally, by telephone, by mail, or by telegraph. Directors elected at the annual meeting of the Academy immediately preceding the Board Meeting shall be given notice promptly after such annual meeting. Other Directors shall be given notice not less than ten nor more than thirty days before the annual meeting. Notice of a special meeting shall be sent to each member of the Board not less than ten nor more than thirty days before the time appointed.

Any action required to be taken at a meeting of the Board of Directors may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the members of the Board.

SECTION 4. *Quorum.* At meetings of the Board, a majority of the members of the Board shall constitute a quorum.

SECTION 5. *Duties and Powers.* The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

- a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
- b) To establish the location of the offices of the Academy.
- c) To invest and administer the funds of the Academy.
- d) To arrange an annual audit of the accounts of the Treasurer.
- e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
- f) To elect the Officers of the Academy.
- g) To authorize such committees as it may deem necessary for the conduct of the affairs of the Academy.

#### ARTICLE IV EXECUTIVE COMMITTEE

During any interim between meetings of the Board, the business of the Academy shall be conducted by an Executive Committee comprised of the

Officers and the immediate Past-President. The Executive Committee shall have such powers as may be delegated to it by the Board, except the specific powers enumerated as (b), (d), (e), (f) and (g) in Section 5 of Article III.

## ARTICLE V OFFICERS

SECTION 1. *Officers.* The Officers of the Academy, all of whom shall be members, shall consist of a President, a President-Elect, four Vice-Presidents, a Secretary, and a Treasurer.

SECTION 2. *Election and Term of Office.* At each annual meeting of the Board, the Directors present, by a vote of a majority of the whole Board shall elect, separately and in the order named, a President-Elect, two or more Vice-Presidents, a Secretary, and a Treasurer.

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of such meeting of the Board until the close of the next succeeding annual meeting of the Board.

Except as hereinafter provided, the President-Elect, having been so elected at an annual meeting of the Board, shall automatically succeed the President at the close of the first subsequent annual meeting of the Academy, and he shall serve as the President until the close of the second subsequent annual meeting of the Academy. In the event the office of President becomes vacant, the President-Elect shall automatically succeed to fill the vacancy for the unexpired term. If the President-Elect so succeeds the President and serves in that capacity for less than six months prior to the close of the next annual meeting of the Academy following his succession to the Presidency, he shall further serve as President until the close of the next subsequent annual meeting of the Academy.

The term of two of the Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the second succeeding annual meeting of the Board. The term of any other Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the next succeeding annual meeting of the Board. The terms of the Secretary and the Treasurer shall be from the close of the annual meeting of the Board at which each is elected until the close of the next succeeding annual meeting of the Board.

Except as provided above, a retiring President shall thereafter be permanently ineligible for election for another term as President or President-Elect.

A retiring Vice-President shall not be eligible for re-election as a Vice-President at the meeting at which his term expires.

Each Officer shall hold office for the term for which he is elected and until his successor shall have been elected.

In the event of vacancy in the office of both the President and President-Elect, the Board shall by majority vote of the whole Board elect a member to fill the vacancy for the unexpired term of the President.

In the event a vacancy occurs among the Vice-Presidents, or in the office of Secretary or Treasurer, the Board shall by majority vote of the whole Board elect a member to fill the vacancy for the unexpired term.

## ARTICLE VI DUTIES OF OFFICERS

SECTION 1. *President.* The President shall preside at the meetings of the Board and of the Academy. He shall appoint committees authorized by the Board. He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.

SECTION 2. *President-Elect.* The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.

SECTION 3. *Vice-Presidents.* Each of the Vice-Presidents shall have such duties as may be assigned to him by the President or by the Board.

SECTION 4. *Secretary.* The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members and affiliates, have charge of the preparation and publication of any *Year Book* which may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

## ARTICLE VII

### FINANCES AND CONTRACTS

SECTION 1. *Dues.* Except as hereinafter provided, each member or affiliate shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. At the time when dues are payable, any member or affiliate who has become totally disabled or who, having attained age 62, notifies the Treasurer in writing that he has retired from active work or who has attained age 70 shall be granted exemption from the payment of dues by the Executive Committee. The Board may establish fees for the *Year Book* and other publications of the Academy for those exempted from the payment of dues.

It shall be the duty of the Treasurer to cause to be notified by mail any member or affiliate whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If the dues remain unpaid three months following the time of mailing such notice, the Treasurer shall strike the name of such member or affiliate from the rolls and such person shall cease to be a member or affiliate of the Academy. Such person may, however, again become a member or affiliate by applying for reinstatement and meeting such conditions as the Board may prescribe. A member or affiliate against whom a complaint or charge is pending may, by action of the Board of Directors, have the payment-of-dues requirement suspended while such complaint or charge is pending.

SECTION 2. *Contracts.* The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.

SECTION 3. *Checks.* All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.

SECTION 4. *Deposits.* All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

## ARTICLE VIII

### RESIGNATION AND DISCIPLINE OF MEMBERS AND AFFILIATES

SECTION 1. *Resignation.* Any member or affiliate who is not in default in payment of dues and against whom no complaints or charges are pending may at any time file his resignation in writing with the Treasurer, and, if accepted by the Board, it shall become effective as of the date it was filed. Notwith-

standing the foregoing, the Board may in its discretion permit the resignation of a member or affiliate against whom a complaint or charge is pending. The Board, on written application of any member or affiliate who has resigned, may reinstate such member or affiliate subject to such conditions as it may prescribe.

**SECTION 2. *Discipline.*** There shall be a standing Committee on Discipline of not less than fifteen Committee members, one of whom shall be chairman.

The Committee shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member or affiliate of the Academy in the member's or affiliate's relationship to the Academy or its members or affiliates or in the member's or affiliate's professional practice, or affecting the interests of the actuarial profession. The Committee may, on its own initiative, investigate and take action with respect to any such question, and may also receive and hear any complaint relating to the conduct of a member or affiliate preferred in writing. In considering any question, the Committee may consult confidentially with members or affiliates of the Academy who have experience relevant to the matter under consideration.

If, after any such investigation, the Committee shall deem the matter investigated to be of sufficient importance, written charges, predicated thereon, stating plainly the charge against the member or affiliate, together with a notice of the time and place where the Committee will meet for consideration thereof, shall be served upon the person concerned, not less than forty-five days before the date of such meeting, either personally or by certified mail, or in such other manner as the Committee may direct.

In any hearing before the Committee, a member or affiliate proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence in his or her behalf. Any member or affiliate preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor. The Committee shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.

Whenever, in the course of any hearing under this Section, evidence shall be presented upon which another charge or charges against the respondent might be made, it shall not be necessary for the Committee to prepare and serve such additional charge or charges on the respondent, but the Committee may, after reasonable notice to the respondent and an opportunity for the respondent to answer and be heard, proceed to the consideration of such additional charge or charges as if they had been made and served at the time of service of the original charge or charges, and may render such decision upon all such charges as may be justified by the evidence in the case.

In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct has occurred, it may, on its own initiative, warn or admonish the member or affiliate or recommend to the Board of Directors that the member or affiliate be reprimanded, suspended, or expelled. If such a recommendation is made, the member or affiliate involved shall have the right to appear personally and by counsel before the Board to explain why the Committee's recommendation should not be followed. Board action reprimanding, suspending, or expelling a member or affiliate requires an affirmative vote of a majority of the whole Board. The Board may, by the vote of a majority of the whole Board, impose a lesser penalty than that adjudged by the Committee on Discipline.

A member or affiliate against whom an order of suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members of the Academy upon the following conditions:

- a) All rights and privileges of membership or affiliate status shall be suspended during the pendency of the appeal.
- b) The notice of appeal shall be in writing and shall stipulate that the appealing member or affiliate consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.
- c) The appealing member or affiliate shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits. In the event the decision of the Board shall be set aside, the Treasurer shall return to the appealing member or affiliate the amount of the deposit. Otherwise the deposit shall be retained by the Academy.

In the event of an appeal to the members, the decision of the Board may be affirmed, modified, or set aside by the vote of a majority of the members present and voting at an annual or special meeting of the Academy.

The Board may, in its discretion, reinstate to membership or affiliate status at any time a member or affiliate suspended or expelled under this Section, provided, in the event the suspension or expulsion had been affirmed by the members, the reinstatement shall not take effect unless and until confirmed by a vote of a majority of the members present and voting at a meeting of the Academy. Except as otherwise provided, all proceedings under this Section shall be deemed confidential and kept secret. The Board, however, shall notify the members and affiliates of its action in all instances in which the Board orders the suspension or expulsion of a member or affiliate. Such notification shall not be given until the time to appeal has expired or, in the event



of an appeal, until a majority of the members present at the meeting of the Academy have voted in favor of suspension or expulsion. At the same time notification is given to the members and affiliates, the Board may also give notice of such suspension or expulsion to such newspapers or journals as it may select.

In the event of subsequent reinstatement of the member or affiliate, the Board shall give notice of such action to the members and affiliates of the Academy and to any newspapers or journals previously advised by the Board of the member's or affiliate's suspension or expulsion.

## ARTICLE IX

### NOTICE

The requirement that notice be given to members, affiliates or other persons shall be satisfied when a letter has been deposited in a United States Post Office mailbox addressed to the last known address of such person.

## ARTICLE X

### INDEMNIFICATION

Each person who at any time shall serve, or shall have served as an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy (and his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which he or they may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

The rights accruing to any person under this Article shall be without prejudice to any rights or benefits given by the Board inconsistent therewith in special cases and shall not exclude any other rights or benefits to which he may be lawfully entitled.

## ARTICLE XI

### USE OF FINANCIAL RESOURCES: DISSOLUTION

The funds of the Academy shall be devoted exclusively to the purposes stated in paragraph 5 of the Articles of Incorporation. No part of the net

earnings of the Academy shall ever inure in whole or in part to the benefit of any member, affiliate or individual. If the Academy is dissolved, all of its remaining assets shall be transferred to one or more organizations organized and operated exclusively for the purposes similar to those of the Academy.

## ARTICLE XII AMENDMENTS

Amendments to the Bylaws proposed by a vote of two-thirds of the Directors present at a duly convened meeting of the Board shall be mailed forthwith to the members and shall become effective thirty days after such mailing, unless 10 per cent or more of the members notify the Secretary in writing within that time that they disapprove of the proposal. Any proposal thus disapproved shall be presented to the next annual or special meeting of the Academy and shall then take effect if approved by a majority of the members present.

## PREScribed EXAMINATIONS

The Academy Board, in accordance with Article I, Section 2B, prescribes examinations as follows:

A candidate who has attained Fellowship by examination in any one of the following organizations shall be deemed to have met the education requirements for admission to membership:

- Canadian Institute of Actuaries
- Casualty Actuarial Society
- Conference of Actuaries in Public Practice
- Faculty of Actuaries
- Fraternal Actuarial Association
- Institute of Actuaries
- Society of Actuaries

In those cases where familiarity with actuarial practices and principles in the United States cannot be assumed, the Admissions Committee is empowered to call for evidence of such familiarity.

# GUIDES TO PROFESSIONAL CONDUCT

Professional conduct involves the actuary's own sense of integrity and his professional relationship with those to whom he renders services, with his employer, with other members of the profession, and with the world at large. In all these relationships every member of the profession is concerned with his own behavior and, as the good name of the profession is the concern of all its members, with the behavior of his colleagues.

In order to assist the Board of Directors and the Academy in achieving the objectives of the Academy and, more importantly, to guide an actuary who is a member or an affiliate of the Academy when he encounters questions of professional conduct as an actuary, the following "Guides to Professional Conduct" have been prepared by order of, and approved by, the Board. In all references to actuaries, members and affiliates, words implying the masculine gender shall include the feminine gender. As is true of codes of ethics generally, these Guides deal with precepts and principles only. They are not precise rules and are subject to interpretations in relation to the variety of circumstances that occur in practice. Any actuary wishing advice regarding the application of these Guides to a particular set of facts is urged to consult the Chairman of the Committee on Guides to Professional Conduct.

## 1. *Professional Duty.*

- a) The actuary will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.
- b) The actuary will bear in mind that he acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so.
- c) The actuary will not provide actuarial service for or associate professionally with any person or organization where there is an evident possibility that his service may be used in a manner that is contrary to the public interest or the interest of his profession or in a manner to evade the law.

## 2. *Relationship of the Actuary to His Client or Employer.*

- a) Matters will be so ordered that all concerned are clear as to who is the actuary's client or employer and in what capacity the actuary is serving his client or employer.
- b) The actuary will act for each client or employer with scrupulous attention to the trust and confidence that the relationship implies and will have due regard for the confidential nature of his work.
- c) The actuary will recognize his ethical responsibilities to the person or organization whose actions may be influenced by his actuarial opinions

or findings. When it is not feasible for the actuary to render his opinions or findings directly to such person or organization, he will act in such a manner as to leave no doubt that he is the source of the opinions or findings and to indicate clearly his personal availability to provide supplemental advice and explanation. If such opinions or findings are submitted to another actuary for review, either he or the other actuary will be available for supplemental advice and explanation.

### *3. Nature of the Actuary's Responsibility to His Client or Employer.*

In any situation in which there is or may be a conflict of interest involving the actuary's service, whether one or more clients or employers are involved, the actuary will not perform such service if the conflict makes or is likely to make it difficult for him to act independently. Even if there is no question as to his ability to act independently, he will not act unless there has been a full disclosure of the situation to all parties involved and the parties have expressly agreed to his performance of the service.

### *4. Calculations and Recommendations.*

- a) The actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.
- b) The actuary will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.
- c) If, nevertheless, a client or employer requests the actuary to prepare a study which in his opinion deviates from this practice, any resulting report, recommendation, or certificate submitted by him will include an appropriate and explicit qualification of his findings.
- d) The actuary who renders an opinion as to the adequacy of life and health insurance reserves shall be guided by principles established by or in common use within the profession; the actuary will at all times recognize that the reserves required by statute or the regulations of insurance departments constitute a minimum legal test of adequacy for the protection of policyholders. When an actuary characterizes reserves as adequate, he shall either (i) assure himself that they meet any applicable statutory or regulatory standards or (ii) clearly qualify his characterization in this respect, including an explicit statement as to whether the reserves meet such statutory or regulatory standards.

*5. Advertising and Relations with Other Actuaries.*

- a) The actuary will neither engage in nor condone any advertising or other activity which can reasonably be regarded as being likely to attract professional work unfairly, or where the tone, form, and content are not strictly professional.
- b) The actuary will conduct his professional activities on a high plane. He will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. He will recognize that there is substantial room for honest differences of opinion on many matters.

*6. Remuneration.*

The actuary will make full and timely disclosure to a client as to all direct and indirect compensation that he or his firm may receive from all sources in relation to any assignment the member or his firm undertakes for the client.

*7. Titles.*

The actuary will use a designation dependent upon elective or appointive qualification within the Academy, such as "President," "Director," or "Member of the Committee on Education and Examination," only when he is acting in such capacity on behalf of the Academy.

NOTE: Guides to Professional Conduct are continually under review by the Committee on Guides to Professional Conduct. Promulgation of the Guides is through authority of the Board of Directors. The Guides in their present format were adopted in 1969, had one revision in 1973, and changes not in substance were made as of January, 1976 concurrently with changes in the Bylaws.

# OPINIONS AS TO PROFESSIONAL CONDUCT

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The Bylaws of the American Academy of Actuaries place in the Board of Directors the power to consider and take action with respect to questions which may arise as to the conduct of an actuary who is a member or an affiliate in his relations to the Academy or other actuaries, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. In doing so, the Bylaws grant certain disciplinary powers to the Board in case it determines that misconduct has occurred.

The Board names a Committee on Guides to Professional Conduct to have continuous oversight of the Guides to Professional Conduct, and to recommend revision or repeal of specific guides and also new guides. The Committee also issues interpretive Opinions on the Guides. Under a new procedure, established by the Board of Directors in 1976, after preliminary approval by the Board, an Exposure Draft of any new or revised Guide or Opinion is circulated to the membership for comments, and a final version may then be published after approval by the Board.

The Committee answers inquiries about professional conduct, including both general inquiries and those relating to particular situations but not to a named actuary who is a member or an affiliate. (Complaints and questions involving named members should be directed to the Chairman of the Committee on Discipline or to the President rather than to this Committee.)

The Opinions issued to date are set forth herein. All Opinions of the American Academy of Actuaries are designated "A." Each of the following actuarial organizations in the United States, namely the Casualty Actuarial Society, Conference of Actuaries in Public Practice, Fraternal Actuarial Association and Society of Actuaries, and in Canada, the Canadian Institute of Actuaries, has its own designation. There is a general understanding among these actuarial organizations that all will use the same Opinion Number when dealing with the same subject. Through an exchange of drafts the Opinions on a subject may be identical or nearly so. This may not always be the case, however. In all references to actuaries, members and affiliates, words implying the masculine gender shall include the feminine gender.

## OPINION A-1: RELATIONS WITH OTHER ACTUARIES (Adopted 1969; Revised 1976)

### INTRODUCTION

The following statement by Francis Bacon is often quoted: \* "I hold every man a debtor to his profession, from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto." Much of a professional person's knowledge comes from what has been contributed to the profession by others before him. This does not cease with the past, however. There must be continual interchange of information and opinion which

\*It is used as the motto of the Institute of Actuaries.



enriches the total knowledge within a profession. Ideas and things that have been learned from experience are not patented. Through professional articles and speeches, members of a profession contribute from their knowledge to the improvement of the group. Such cooperation is essential so that the whole profession may keep up with the rapid changes of the business world and the demands of the profession. An individual actuary's particular experience must be augmented by what is provided by others in the profession in order to develop sources of knowledge of the theory and techniques of the profession.

This leads to the necessity, as well as the desirability, of there being cordial relations and mutual confidence among the members of a profession. This contributes to the advancement of the profession and to the improved quality of its service to its clients. Undue rivalry between the members of a profession would weaken and destroy the very things which distinguish a profession from commercial business. The usual promotional procedures of a commercial business—such things as self-laudatory advertising, solicitation, obtaining business solely on a price basis—are not suitable to a profession. A characteristic of, and a satisfaction to, the professional person is to have the respect and good opinion of his fellow practitioners. Mutual confidence is built on adherence to ethical conduct and by the observation of professional etiquette and courtesy.

Competence and concern for clients require that a professional person be ready to refer work to specialists or consult with them, where desirable. He should not feel that, in so doing, he might lose his client to the colleague so consulted. Similarly, if an actuary is requested by a client of another actuary to do work which supplements such actuary's work, or is of a different nature, the client's actuary should be able to expect professional courtesy from the other actuary.

#### PREAMBLE TO GUIDES

"Professional conduct involves the actuary's own sense of integrity and his professional relationship with those to whom he renders services, with his employer, with other members of the profession, and with the world at large. In all these relationships every member of the profession is concerned with his own behavior and, as the good name of the profession is the concern of all its members, with the behavior of his colleagues."

#### GENERAL OPINION

In the opinion of the Committee, an actuary, who is a member or an affiliate, as a professional person, will show professional courtesy toward fellow actuaries and their clients. It is recognized that competition exists in the profession, since clients are free to change advisers, and it should be possible for the public to know what services are available. However, for the members of a profession to practice aggressive competition would be to destroy the desirable characteristics of a profession.

The Committee believes, therefore, that advertising in which the tone, form, and content are inappropriate to a profession and solicitation of clients in a manner which is discourteous or unprofessional are injurious to the profession of which the actuary is a member and upon which he depends for his professional stature. Thus, aggressive solicitation of clients and "raiding" another's clients are unprofessional and out of keeping with the Guides to Professional Conduct. The Committee also believes that underpricing of services and underestimating the amount of services needed for a specific assignment, when knowingly done in order to attract business, are unprofessional practices which conflict with the basic principles underlying the Guides as set forth in the Preamble to the Guides.

In extension of the general opinion the Committee expresses the following opinions on specific subjects.

#### Opinion a—DISAGREEMENTS AND DIFFERENCES OF OPINION

Because of the nature of actuarial work, differences of opinions among actuaries are bound to arise, particularly in choices of assumptions and valuation methods. Guides 1(a) and 5(b) are applicable. It is expected that professional etiquette and courtesy will be unfailingly observed in discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another.

If an actuary believes that a material difference of findings has been engendered by incompetence or misconduct on the part of another actuary, the procedures set forth in the Bylaws (Article VIII, Section 2, Discipline) can be invoked. Charges of incompetence or misconduct should not be circulated except in private communication to appropriate legal authorities or to those in the profession charged with supervision and judgment of such matters, unless such violations have been formally stated by those authorities to have occurred.

An actuary in the regular course of his employment or engagement may encounter a situation such that the best interest of his employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which in his judgment lend support to the alternative opinion. Guide 5(b) and this Opinion should not be construed as preventing him from expressing such alternative to the employer or client.

#### Opinion b—RESPONSIBILITY OF ACTUARY IF ILLEGAL OR UNPROFESSIONAL ACTS BY ANOTHER ACTUARY ARE SUSPECTED

An actuary in the course of his professional duties may encounter reason to suspect that another actuary may have acted illegally or unprofessionally.

In such case the member may wish to confer with the Academy's Committee on Discipline and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) can be invoked. In such a case the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should seek counsel; he may face the possibility of a defamation suit if he acts, and he could face the possibility of criminal or civil charges if he does not act.

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. Ethical conduct, in the true sense, is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience. The Academy's Committee on Discipline stands ready to confer with any member who has a serious professional problem of ethics and needs guidance.

#### Opinion c—CHANGE OF ACTUARY, OR APPOINTMENT OF ADDITIONAL ACTUARY

An actuary may provide service to any principal (any present or prospective client or employer) who requests it, even though such principal may be served by another actuary in the same matter, or he may succeed another actuary at the request of the principal. A principal has an indisputable right to choose his professional advisor. He may have legitimate reasons to wish to change his advisor or to retain more than one advisor in the same matter. The purpose of a new appointment may not always be above criticism, however, and an existing advisor's freedom to fulfill his duties in a professional way must be safeguarded.

Accordingly, if an actuary is invited to advise a principal for whom he knows, or has grounds for supposing that, another actuary is already acting in a professional capacity with respect to the same matter, or has recently so acted, it would normally be a professional courtesy and a prudent procedure to consult the other actuary, both to prepare himself adequately for the assignment and to make an informed judgment whether there are professional considerations which might affect his services.

The prospective new or additional actuary should request the principal's consent to such consultation. The withholding of such consent could be a material factor affecting the propriety of accepting the appointment.

In such consultation, the relevant items for discussion may include (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between management and the other actuary as to matters of actuarial concern; and (4) whether there

are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on management's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before he decides whether he wishes, and can properly consent, to act.

When the principal has given his consent to such discussion, the other actuary should cooperate in making available relevant information, provided appropriate compensation is anticipated. Such information would include any pertinent data and documents, but need not include any items of a proprietary nature.

The original actuary must not, without the consent of the principal, disclose to the new or additional actuary any information which might involve the principal's confidential affairs.

#### OPINION A-2: USE OF TITLES AND DESIGNATIONS (Adopted 1970)

Guide 7 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by an actuary who is a member or an affiliate and, in particular, with designations related to the Academy. The purpose of the Guide is to clarify the proper use of a designation. For this Opinion, the term *title* means any title conferred by an employer and need not denote officer standing, and the term *designation* means a specific reference to any relationship of an actuary to the Academy.

As an example of the use of titles, consider an employee who has the title of "Assistant Actuary" conferred by his employer. He may use this title and also the designation "M.A.A.A." if a member or "A.A.A.A." if an affiliate. If he wishes to use both, he would sign as follows:

James H. Jones, M.A.A.A.  
Assistant Actuary

or

James H. Jones, Member  
of the American Academy of Actuaries  
Assistant Actuary

James H. Jones, A.A.A.A.  
Assistant Actuary

or

James H. Jones, Affiliate  
of the American Academy of Actuaries  
Assistant Actuary

If an employee has been given no title, he merely signs his name with or without the appropriate designation. This Guide applies fully, whether or not the employee has a title.

An actuary might act other than as an employee or other than on behalf of a client in giving an actuarial opinion before a public committee or other body for which he is not specifically compensated by anyone. In such activity he should adhere to this Guide as to the use of designations.

A Director may use his designation "Director, American Academy of Actuaries" only when dealing with Academy business or when authorized to speak for the Academy. The same is true of all appointed or elected positions in the Academy.

The Committee also believes that an actuary may not include on a letterhead any references to offices and committee memberships he holds in the Academy, except when used for Academy business. Regardless of his offices either elected or appointed, he may never speak for the Academy or for one of its committees unless authorized to do so by the Board of Directors.

In the opinion of the Committee, it would not be a violation of Guide 7 to refer to offices held in the Academy in biographical material of any type (including material in connection with a book or article written by an actuary), or in connection with other generally published material. It would not be a violation to refer to offices held in the Academy when giving testimony in a court of law or before a public body, provided it is made clear that the actuary does not speak for the Academy or one of its committees, unless specifically authorized to do so.

It would not be a violation to use such biographical material when appropriate in connection with a promotion, change in employment or on any other similar occasion. The ultimate test is whether the reader could be led to conclude that the actuary is representing himself as a spokesman of the Academy or of one of its component parts.

### OPINION A-3: TRANSMITTAL OF ACTUARIAL REPORTS (Adopted 1970)

#### DEFINITIONS

An *actuarial report* is essentially a statement of actuarial findings, conclusions or recommendations resulting from the actuary's experience and judgment, applied within the framework of a particular set of facts and assumptions. In this Opinion, the term is intended to include any communication, certificate or report based, in whole or in part, on knowledge which is peculiar to an actuary or where the reader of any such communication, certificate or report may be influenced by the fact that the writer is an actuary.

The term *client* is intended to include any person or organization for

whom an actuarial report is prepared, and whose actions or decisions may reasonably be expected to be influenced by such a report.

### OBJECTIVE

Any manner of transmittal of an actuarial report, prepared by an actuary who is a member or an affiliate, which involves the risk that the underlying facts and assumptions, and the limitations resulting from their use, are not fully communicated to the client involves a corresponding risk that the conclusions or recommendations may be misinterpreted or misapplied. It is important, therefore, that this risk be minimized or eliminated.

### PERTINENT GUIDES

Guides 2(c) and 4(a) are both pertinent to the question of proper transmittal of actuarial reports. These Guides have, in the Committee's opinion, been designed to assure the maximum practical safeguards against the misinterpretation or misuse of actuarial findings or recommendations. Thus, Guide 4(a) provides for the inclusion in an actuarial report of such underlying data as are essential to the findings or conclusions reported. The key test is whether another actuary, unfamiliar with the situation, would find the information sufficient to appraise the conclusions.

Guide 2(c) is designed primarily to assure that the information called for in Guide 4(a) will, in fact, be communicated to the client, and that the client will be in a position to verify his understanding of the report directly with the actuary who prepared it, or with another actuary equally well qualified to explain the report. It also serves to give assurance to the actuary that his conclusions and recommendations are properly interpreted and applied.

### ACTUARY ACTING FOR AN INSURANCE COMPANY

When an actuary advises an insurance company on premiums, dividends, reserves and related matters, the client is the company, its policy-making executives and in some situations its board of directors and its auditors, whether or not he is an employee of the insurance company. Thus, in such circumstances, the member should satisfy himself that the persons who may be expected to utilize his report are fully cognizant of the significance of his findings.

### ACTUARY ACTING FOR A POLICYHOLDER OF AN INSURANCE COMPANY

When an actuary prepares a report for a policyholder (or a prospective policyholder), which contains actuarial costs or forecasts that are in the nature of recommendations rather than guarantees fully supported by the insurance company, Guides 2(c) and 4(a) are fully applicable, since in this situation the policyholder is the client. For example, in offering recommendations as to contributions under a deposit administration pension contract,

the actuary responsible, whether an employee of the insurance company or an outside consultant, should make certain that he is personally identified as the source of the recommendation, that his report is not abridged or edited en route to the client, and that his availability to answer any questions regarding the report is known. This should apply whether or not there is an explicit recommendation of contributions, and whether or not the report states clearly the extent to which company guarantees are involved.

#### ACTUARY IN RELATION TO NON-INSURED PENSION PLANS

When an actuary prepares a report including cost or contribution figures in relation to a non-insured pension plan, Guides 2(c) and 4(a) apply. Thus, if the report is delivered by a non-actuarial associate of the actuary, or through a bank or trust company, the Committee believes that the actuary should recognize the risk of misinterpretation or misuse, and he should guard against it by application of the procedures indicated by Guide 2(c). This can be done where the actuary does not sign or deliver the report, by the concurrent use of a supplemental statement, signed by the actuary, covering the actuarial portions of the material included.

As a special case of the foregoing, it is the opinion of the Committee that an actuary should not become a party to any arrangement whereby a bank, investment advisor, insurance broker or other separate person or organization will use reports prepared by the actuary, unless the actuary is identified and it is clearly understood and agreed that the actuary's responsibility is to the employer whose plan or proposed plan is the subject of the report and that the provisions of Guide 2(c) will be strictly observed.

#### ACTUARY IN RELATION TO LEGISLATION AND REGULATIONS (Adopted 1975)

When an actuary in his professional capacity prepares or is directly involved in the preparation of a report which includes or relies on an actuarial analysis of the implications of a legislative or regulatory act or proposal, Guides 2(c) and 4(a) apply. Thus if the report is not prepared solely by the actuary or is delivered by a non-actuary or by a committee composed partially of non-actuaries, or through an organization, the actuary should recognize the risk of misinterpretation or misuse of the actuarial aspects of the report. The actuary should consider the desirability of preparing a supplemental statement covering the actuarial portion of the material included. The objective of Guide 2(c) will be more fully satisfied if the main body of the report refers to any such supplemental statement, identifies the actuary, and indicates his availability to answer questions. In any case, where figures or other actuarial information are incorporated in a document or other presentation for which some person or some entity other than an actuary takes responsibility, the actuary should take all reasonable steps to insure (a) that the material is presented fairly and, in particular, that the implications of the

actuarial analysis are clearly stated and (b) that if only a part of the information is incorporated, it is not presented in a way likely to give a misleading impression.

#### RESPONSIBILITY FOR AN ACTUARIAL REPORT TO A CLIENT

An actuary who is responsible for an actuarial report, a statement of actuarial opinion, or any other actuarial document must sign the document with his own name. The name of an organization with which an actuary is affiliated may be incorporated in the signature, but the respective responsibilities of the actuary and of the organization are not affected by the form of the signature.

### OPINION A-4: ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH PENSION PLANS (Adopted 1970; Opinion 4 added 1974)

#### INTRODUCTION

This Opinion is intended to interpret and amplify the application of Section 4 of the Guides to Professional Conduct to actuarial valuations of employee retirement plans. As such, the Opinion is directed to an actuary who is a member or an affiliate who prepares actuarial reports providing information directed towards employers, government bodies, employee groups, unions or other members of the public in connection with the design, revision, valuation or funding of employee retirement plans.

The Committee recognizes that it would be inappropriate to prescribe inflexible guides for the performance of the actuary's work in connection with pension plan calculations. They also recognize that the selection of assumptions and cost methods involves professional judgment based on individual circumstances applicable to a particular plan, including the purpose or purposes which the valuation is intended to serve, the nature of the employee group, the degree of funding already accomplished and the prospect of permanence of the sponsoring organization or of the plan. The promulgation of uniform procedures or practices which fail to take into account such variables would, in the opinion of the Committee, be unprofessional.

On the other hand, the Committee believes that the effectiveness of the actuary would be enhanced by the adoption of a statement of principles relating to appropriate application of actuarial science to pension problems and to adequate disclosure of pertinent and material facts bearing on his work. It is believed that such a statement of the basic responsibilities of the actuary will tend to minimize possibilities of misunderstanding or misinterpretation by those relying on his work.

#### THE APPLICABLE GUIDES

The following material appearing in the Guides to Professional Conduct is especially applicable to the work of the actuary on pension matters:



*"4. Calculations and Recommendations.*

- a) The actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.
- b) The actuary will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.
- c) If, nevertheless, a client or employer requests the actuary to prepare a study which in his opinion deviates from this practice, any resulting report, recommendation, or certificate submitted by him will include an appropriate and explicit qualification of his findings."

## CLARIFYING STATEMENT OF WORKING GUIDE

A requirement common to all actuarial valuations is that assumptions and methods be selected and applied with integrity, good judgment and perspective in relation to the particular problem.

Diverse purposes which an actuarial valuation may be designed to serve may call for approaches which differ from those appropriate to other situations. For example, the methods and assumptions appropriate to solvency tests associated with possible plan terminations, plan mergers or partial plan spinoffs, may be quite different from those appropriate to the determination of long-range cost levels of continuing plans. In the opinion of the Committee, it is reasonable for the actuary to give regard to the practical effect of his report in terms of its purpose.

In addition to considerations of fund solvency or the development of benefit security for participants, the actuary will probably take into account the financial needs and planning of the plan sponsor, as well as factors which may relate to requirements or suggestions made by accountants, governmental agencies and bargaining or other agreements.

Other special purposes of reports might relate to bargaining situations, determination of tax-deductible costs or exploration of the effect on future costs of variations in experience or the introduction of ancillary benefits such as liberalized vesting, survivors' benefits, etc.

## OPINION

1. "Actuarial soundness" is neither an absolute nor a unique concept, but

must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, the Committee believes that general opinions as to "actuarial soundness" should be avoided, wherever possible, and that an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.

2. The actuary's responsibilities in the pension field involve, to a high degree, considerations affecting the public interest. Accordingly, the Committee believes that he should give consideration to the following:
  - a) Careful interpretation of his client's objectives in terms of plan design, benefit security, and financing.
  - b) Explanation of available alternatives and their effect on such objectives.
  - c) Translation of client objectives into the type or types of valuation to be performed (i.e., special purpose valuations).
  - d) Selection of appropriate assumptions and cost methods.
  - e) Periodic analyses of experience in relation to assumptions.
  - f) Analysis of trends in benefits, cost factors, social and economic factors affecting pensions, investment policies, employee security and the like.
  - g) Adequate and clear disclosure of pertinent facts and findings in actuarial reports.
3. In the furnishing of reliable information the actuary is typically in a position of rendering advice based on the interaction of many assumptions, some of which are not susceptible of accurate statistical prediction. Therefore, the actuary has a responsibility to avoid misunderstanding by means of adequate disclosures. Accordingly, in the opinion of the Committee, the actuary's report, in addition to including the name of the actuary directing the report and his professional affiliation, should consider the following elements and give sufficient detail, where pertinent, to permit an objective appraisal of the valuation by another qualified actuary:
  - a) The name of the person or firm retaining the actuary for the report, and the purpose which the report is intended to serve.

- b) An outline or reference to an accessible outline of the plan of benefits being valued.
- c) The effective date of the valuation, the date as of which the data were compiled, sources of data and any assumptions made with respect to unavailable census information.
- d) A summary of the statistics pertaining to the group, broken down according to significant categories such as retired, active and terminated-vested, together with the book and market values of assets and the asset value used in the valuation.
- e) A summary of the basic valuation results with a suitable statement relative to an appropriate level of pension cost and an appropriate range in contributions.
- f) A statement of the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. Changes in actuarial assumptions from those used in previous reports should be stated and their effect noted.

This statement should not be limited to factors explicitly assumed but should include a reference to the handling, or absence of consideration, of such other factors as the actuary in his judgment deems to have pertinence in an evaluation of future costs or cost incidence in terms of the purpose to be served by his report. Such factors, for example, may include inflation, probable margins, effect of plant shutdown, etc.

4. It is the opinion of the Committee that Guides 4(a), (b), and (c), as amplified by this Opinion A-4, require that the actuary take into consideration the published Recommendations of the Academy's Committee on Actuarial Principles and Practices in Connection with Pension Plans. An actuary who uses principles or practices which deviate materially from such Recommendations must be prepared to support his particular use of such principles or practices and should include in his report appropriate and explicit information with respect to such deviation. It is intended that such Recommendations, together with this Opinion A-4, constitute what shall be known as Generally Accepted Actuarial Principles and Practices relating to pension plans to the extent that actuarial principles and practices have been promulgated by the Academy; and, if there has not been such promulgation, the actuary must be guided by the sound principles established by precedents or common usage within the profession.

The Committee recognizes that an actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation of the Academy's Committee on Actuarial Principles and Practices in Connection with Pension Plans. An actuary who utilizes any such proposed Recommendation should recognize that it is subject to withdrawal or to revision prior to adoption. If an actuary makes reference to any such proposed Recommendation he should clearly identify it as such and as subject to withdrawal or revision.

**OPINION A-5: QUALIFICATIONS TO GIVE ADVICE  
IN A SPECIFIC SITUATION  
(Adopted 1973; Revised 1975)**

The purpose of this Opinion is to assist the actuary who is a member or an affiliate in interpreting paragraph 1 (*b*) of the Guides to Professional Conduct. Because of the actuary's rigorous training in actuarial mathematics, insurance, and employee benefits, the public may believe that every actuary is well qualified to advise on all aspects of pensions and other employee benefits, life, sickness, and accident insurance (including individual, group, and social), on property and liability insurance, demography, investments, computers and on social and economic trends. This is a very extensive list, and most actuaries have had some training in almost every subject listed. A special responsibility rests on every actuary to undertake only those assignments which he is qualified to do; otherwise, the client will be ill-served and so will the profession.

The actuary, bearing in mind the responsibility to his client, his profession, and the public, will have to judge whether or not his training and experience qualify him to give advice on a particular assignment. He must also be prepared to accept the opinion of his peers on the validity of that judgment.

Although in most situations the client will have adequately satisfied himself that the actuary is well qualified to do the assignment, there may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where he has had inadequate training or experience. For example, the work could be in some difficult pension area and the actuary has had experience only with life insurance companies; or in some life insurance company problem and he has been working only with pensions; or in a property or liability insurance problem and he has had neither adequate training nor experience in this area; or in some problem in social insurance or demography where he has had some training but little experience; or in some problem where his actuarial training and experience are clearly useful but in which he has had no specific training or experience. These examples are illustrative only and are far from complete.

An actuary will be deemed to be qualified to give advice in his capacity as an actuary if his general experience involving the application of his actuarial studies and/or training equips him to understand thoroughly the pertinent aspects of the particular problem or situation concerning which his advice is sought, and to produce (with such professional consultation as may be necessary) solutions, judgments, or recommendations whose reliability and likely consequences he should be able to ascertain with confidence. Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

The actuary should decline any assignment for which his qualifications are insufficient.

OPINION A-6: ACTUARIAL PRINCIPLES AND PRACTICES IN  
CONNECTION WITH FINANCIAL REPORTING OF LIFE  
INSURANCE COMPANIES IN THE UNITED STATES  
(Adopted 1973)

INTRODUCTION

This Opinion is intended to interpret and amplify the application of Sections 1, 2, 3, and 4 of the Guides to Professional Conduct, and their relation to the financial reporting of life insurance companies, including particularly their relation to the audit guide entitled "Audits of Stock Life Insurance Companies" published by the American Institute of Certified Public Accountants. It applies to any actuary who acts for a life insurance company in the preparation of a financial statement or report, who contributes elements for inclusion in any such financial statement or report, or who audits or reviews elements of any such financial statement or report, when such statement or report is to be presented as having been prepared in accordance with "Generally Accepted Accounting Principles" as that term is understood in the United States, and is intended for stockholders, policyowners, taxing authorities, regulatory authorities, or the general public, and is designed to show operating results, solvency, or other aspects of financial condition.

The Committee recognizes that it would be inappropriate to prescribe inflexible guides for the performance of the actuary's work in connection with the financial reporting of life insurance companies. The Committee also recognizes that the selection of assumptions and methods involves professional judgment based on the circumstances applicable to a particular situation, including the purpose or purposes which the actuary's work is intended to serve. The promulgation of uniform procedures or practices which fail to take into account such circumstances and variables would, in the opinion of the Committee, be unprofessional.

On the other hand, the Committee believes that there would be merit in adopting a statement of principles relating to the appropriate application of actuarial science to the financial reporting of life insurance companies and to adequate disclosure of pertinent and material facts. It is believed that the

making and the observing of such a statement of the basic responsibilities of the actuary will tend to minimize the possibility of misunderstanding or misinterpretation by those relying on his work and the likelihood of need for disciplinary action under Article VIII of the Academy's Bylaws.

#### CLARIFYING STATEMENT

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment, and perspective in relation to the purpose for which the results are intended.

Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for different purposes; for example, the statutory valuation of insurance reserves for use in financial reports to state regulatory authorities or the valuation of insurance reserves for use in federal income tax returns may require different assumptions and methods from those used for reserve valuations and related calculations in connection with financial statements which are prepared in accordance with generally accepted accounting principles.

Determinations of various elements of a given related set of financial statements must be based upon assumptions and methods which are consistent among themselves, with due regard for the purpose of the statements and for the methods to be employed in the calculations.

#### OPINION

1. Guide 1(b) and Opinion A-5 remind the actuary that he will give actuarial advice only when he is qualified to do so. It is the opinion of the Committee that an actuary should undertake to prepare or verify reserves or other actuarial elements of financial statements only if he is familiar with the purposes and uses of such statements and, in the case of financial statements prepared in accordance with generally accepted accounting principles, with the application of such principles to life insurance accounting.
2. Guide 2(a) relates to the relationship of the actuary to his client or employer. It is the opinion of the Committee that an actuary who is responsible for any part of financial statements which are subject to audit must make sure that the auditor is fully cognizant of his relationship with the company. If a formal actuarial opinion is made part of published financial statements, the context of such opinion should make clear the relationship between the actuary and the company.
3. Guide 2(b) provides that an actuary will have due regard for the confidential nature of his work. It is the opinion of the Committee that when the actuary is required to make disclosures to the company's independent auditor and to support the assumptions and methods which he has used in the preparation of financial statements, appropriate steps should be

taken to preserve the confidential nature of any formal written report which contains any confidential material.

4. When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the Committee that Guide 2(c) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any. The objective of Guide 2(c) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal actuarial opinion. Any such actuarial report or opinion should identify the actuary, his relationship with the company, and the scope of his activity in relation to the financial statements involved. In situations where a number of actuaries who are responsible to a principal actuary participate in work relating to any such financial statement, any actuarial report or opinion should include the signature of the principal actuary.
5. Guide 3 relates to situations "in which there is or may be a conflict of interest involving the actuary's service" and states that "the actuary will not perform such service if the conflict makes or is likely to make it difficult for him to act independently." The service an actuary performs in reviewing financial statements for the purpose of forming, expressing, and publishing an opinion which purports to be independent with regard to such financial statements is a type of service to which Guide 3 is intended to relate. It is the opinion of the Committee that Guide 3 does not inhibit the service an actuary performs for an insurance company in preparing or evaluating material for inclusion in financial statements of such company. If an actuary employed or engaged by the reporting company does express a professional opinion regarding any material in the financial statements of such company, Guide 3 requires that his relationship with the company be clearly described in the opinion.
6. Guide 4(a) states that "the actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed." It is the opinion of the Committee that Guide 4(a) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. In many instances such disclosure may be supported by oral discussions between the auditor and the actuary. Approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods.
7. It is the opinion of the Committee that Guide 4(b) requires that the actuary, in selecting actuarial assumptions and methods for use in any

financial statement prepared in accordance with generally accepted accounting principles, take into consideration the published formal Recommendations of the Academy's Committee on Financial Reporting Principles. An actuary who makes use in any such financial statement of any assumption or method which conflicts with such Recommendations must be prepared to support his use of such assumption or method.

8. The Committee recognizes that an actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation of the Academy's Committee on Financial Reporting Principles. An actuary who utilizes any such proposed Recommendation should recognize that it is subject to withdrawal or to revision prior to adoption. If an actuary makes reference to any such proposed Recommendation he should clearly identify it as such and as subject to withdrawal or revision.
9. It is the opinion of the Committee that Guide 4(c) should be interpreted as requiring that an actuary who, for any reason, uses in financial statements prepared in accordance with generally accepted accounting principles any assumption or method which in his opinion deviates materially from the requirements of Guide 4(b) or of Guide 4(d) will include in any actuarial report or opinion prepared in accordance with Opinion 4 above an appropriate and explicit qualification with respect to such deviation.



# FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

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## STATEMENT RESPECTING THE STRUCTURE AND THE PROCEDURES OF THE COMMITTEES ON FINANCIAL REPORTING PRINCIPLES

1. Each of the Committees on Financial Reporting Principles is a standing committee of the Academy, reporting directly to the Board. The General Committee shall have an advisory and coordinating relationship with the Specialized Committees. For that purpose the members of the General Committee shall be kept informed, by means of minutes and other informative communications, of the activities of the Specialized Committees, shall be given copies of any proposed Recommendation or proposed Interpretation whenever such copies are sent to members of the Academy's Board of Directors, and shall be given copies of any other formal communication of a Specialized Committee. The consent of the General Committee shall not be required as a condition for any action by a Specialized Committee.

### DEFINITIONS

2. A Recommendation should be taken into consideration by actuaries, and an actuary makes use of an assumption or method which conflicts with a Recommendation should be prepared to justify its use.
3. An Interpretation relates to a specific Recommendation. An Interpretation does not have the force of a Recommendation and is intended to explain, clarify, or enlarge upon some aspect of the related Recommendation.
4. A communication other than a Recommendation or Interpretation may be used for such purposes as to offer advice, to convey or elicit information, or to express informally an opinion or position of the Sponsoring Committee.
5. Any Recommendation, Interpretation or other communication shall clearly identify the Sponsoring Committee.

### PROCEDURE FOR ADOPTION OF A PROPOSED RECOMMENDATION

6. A Specialized Committee may issue Recommendations on subjects which fall within its jurisdiction, and the General Committee may issue Recommendations on subjects that do not fall entirely within the jurisdiction of one of the Specialized Committees. A Recommendation, having the force of a professional opinion of the Academy, may be published only in accordance with the following procedure, which is designed to assure

that a proposed Recommendation reflects actuarial principles which are generally recognized and broadly accepted by members of the profession.

*Step A.* A copy of the proposed Recommendation shall be sent to each member of the Academy's Board of Directors, with an invitation to comment by a specified date. The Board's approval is not required, but if two or more of the members of the Board express, either by their vote at a duly convened meeting of the Board or by individual letters addressed to the chairman of the Sponsoring Committee, a desire that processing of the proposed Recommendation be deferred, the Sponsoring Committee will not proceed to Step B unless and until the Board has acted to remove any such barrier to further processing.

*Step B.* After such initial circulation to members of the Board, the proposed Recommendation shall be circulated by the Sponsoring Committee to the members of the Academy, with an invitation to comment by a specified date.

*Step C.* After the Sponsoring Committee has reviewed any comments and made any revision of the proposed Recommendation which it thinks appropriate to reflect such comments, a copy of the proposed Recommendation as so amended shall be sent to each member of the Board.

*Step D.* The proposed Recommendation may not be published until 30 days thereafter, and may not be published then if two or more of the members of the Board express, either by their vote at a duly convened meeting of the Board or by individual letters addressed to the chairman of the Sponsoring Committee, a desire that publication be further deferred. In any such case the publication of the proposed Recommendation, or of any modification thereof, will be deferred until the Board has acted to remove any such barrier to publication.

#### PROCEDURE FOR ADOPTION OF A PROPOSED INTERPRETATION

7. The release of an Interpretation which does not have the force of a Recommendation, need not be subject to the same procedural requirements as the publication of a Recommendation; but, because an Interpretation may have an influence on the application of the related Recommendation, a proposed Interpretation should not be released without prior exposure to the members of the Academy's Board of Directors. A copy of the proposed Interpretation shall be sent to each member of the Board. The proposed Interpretation may not be published until 30 days thereafter, and may not be published then if two or more of members of the Board express, either by their vote at a duly convened meeting of the Board or by individual letters addressed to the chairman of the Spon-

soring Committee, a desire that publication be further deferred. In any such case the publication of the proposed Interpretation, or of any modification thereof, will be deferred until the Board has acted to remove any such barrier to publication.

#### COMMENT

8. The foregoing procedures permit members of the Board to exercise a veto power but do not provide for formal approval by the Board. There may be circumstances in which the Board may subsequently be expected to evaluate the substance of a Recommendation or an Interpretation, which can be done with better grace if formal approval was not given initially.

#### RECOMMENDATION 1: ACTUARIAL METHODS AND ASSUMPTIONS FOR USE IN FINANCIAL STATEMENTS OF STOCK LIFE INSURANCE COMPANIES PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

(Published July 19, 1973 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation relates to the actuarial methods and assumptions for all elements affecting costs (i.e., all benefits and all expenses, excluding any specific loading for profit) with respect to reserves for non-participating policies or contracts when used by a stock life insurance company in connection with financial statements prepared in accordance with generally accepted accounting principles.
2. Such actuarial assumptions (a) should be appropriate to the specific circumstances of the company, (b) should be based on experience or estimated experience which is reasonably applicable to the specific business in the light of all the characteristics of that business and the trends of experience which may reasonably be expected in the future, and (c) should be so selected that no portion of the actual gross premium would be available as a specific loading for profit unless the risks of adverse deviation are duly provided for in the valuation premium.
3. The following should be among the elements considered by the actuary in choosing such actuarial assumptions:
  - a) The character and magnitude of the company's business, the types of business which it writes, the age of the company, and its rate of growth.
  - b) Prior experience of the company to the extent that the actuary considers it a valid basis for current assumptions, with due regard for the probable consequences of any significant changes in method of operation or plans for the future.
  - c) Trends in experience results, economic and investment conditions, governmental or other external influences, and medical and social developments affecting costs and financial requirements.

4. For non-participating ordinary and industrial life insurance the range of such actuarial assumptions should be constrained by the relationship, for an entire line of business or a major block of business, of actual gross premiums to three theoretical valuation premiums:

*Type 1:* A Type 1 valuation premium is a premium based on assumptions selected as of the acquisition date which include provisions, selected without regard to the level of the gross premium, for the risks of adverse deviations from most likely assumptions.

*Type 2:* A Type 2 valuation premium is a premium based on most likely assumptions (i.e., without provision for the risks of adverse deviations) selected as of the acquisition date.

*Type 3:* A Type 3 valuation premium is a premium based on assumptions selected as of the acquisition date which substantially reproduce the actual gross premium.

5. The assumptions for Type 1 valuation premiums and for Type 3 valuation premiums should be so chosen that a reasonable balance is maintained with respect to the provisions for each risk of adverse deviation.
6. If the actual gross premiums equal or exceed the Type 1 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 1 valuation premiums, valued on Type 1 assumptions.
7. If the actual gross premiums are less than the Type 1 valuation premiums but equal to or greater than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 3 valuation premiums, valued on Type 3 assumptions.
8. If the actual gross premiums are less than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future actual gross premiums, valued on Type 2 assumptions.
9. Assumptions selected as of the acquisition date should be used in computing the reserves for use in all subsequent financial statements, prepared by the company in accordance with generally accepted accounting principles unless, at a subsequent valuation date, reserve strengthening is required to recognize future losses. Reserve strengthening is required on a valuation date whenever:
  - a) The then present value of future benefits and expenses exceeds
  - b) the sum of
    - (i) the then present value of future gross premiums and
    - (ii) the current reserve on the existing valuation basis

for an entire line of business or a major block of business, using most likely assumptions selected as of the valuation date. Reserves on the strengthened basis are the excess of the present value of future costs over the present value of future gross premiums, valued on current most likely assumptions.\* Reserves on subsequent dates should continue to be valued on those assumptions, unless at a later date further strengthening is required to recognize future losses. It should be noted that, if most likely assumptions are used in the valuation process, there will be a need for frequent review to determine whether additional reserve strengthening becomes necessary as a result of deterioration in the expected experience.

10. When reserves are calculated according to item 8 or strengthened according to item 9, and when the negative element of the total reserve arising from acquisition expenses is separated and shown as an asset (often labeled "unamortized acquisition expense"), the effect of the deficiency should be recognized first by reducing the "unamortized acquisition expense."
11. The term "acquisition date" as used in this Recommendation means the issue date, except that for statements of an acquiring company the term shall mean the date of purchase where a life insurance company has been acquired by purchase or where policies originally issued by another insurer have been acquired by purchase. (In the case of a pooling of interests, the assumptions selected at the issue date should continue to be used unless and until strengthened reserves are required.)
12. Appropriately analogous constraints should apply to the range of such actuarial assumptions used for lines of non-participating insurance other than ordinary and industrial life insurance.
13. In the interest of practicality and the avoidance of unnecessarily burdensome procedures, the actuary should feel free to adopt approximate procedures and to make reasonable groupings of policies as long as he is satisfied that the results of using such procedures and groupings do not differ materially from the results of applying the Recommendation directly.

#### INTERPRETATION 1-A: UNDERLYING THEORY

(Published July, 1973 by the Committee on Life Insurance Company Financial Reporting Principles)

1. Important differences between statutory accounting and GAAP accounting for stock life insurance companies lie in the scope of the reserve system. The reserve system is a key element in matching related revenue

\* Generally accepted accounting principles, as determined by the AICPA Committee on Insurance Accounting and Auditing, require that the most likely assumptions used in calculating reserves on the strengthened basis contain some degree of conservatism. In compliance with this accounting requirement, it is recommended that any questions or close decision involved in selecting such assumptions be consistently resolved in the direction which would result in deferring the recognition of profit.

and costs in each of the many accounting periods through which a group of policies will be in force. The reserve system used in statutory accounting matches the cost of policy benefits with the net premiums and investment income related to such benefits, and the underlying actuarial assumptions are subject to conservative legal constraints. Modified reserve methods represent a significant but imprecise and incomplete means of matching expenses and related revenue.

2. A key purpose of GAAP accounting is the matching of cost and revenue through the use of a reserve system which encompasses all elements of cost (i.e., expenses as well as benefits, but excluding any specific loading for profit) and which presumes the use of actuarial assumptions which in the words of the Audit Guide are "characterized by conservatism which is reasonable and realistic."
3. Accounting theory takes into consideration, among other concerns, the effect of accounting practice on the emergence of profits. Insurance operating profit (or loss, if negative) will, in general, arise from three sources, the three components being combined algebraically:
  - a) The effect of expected experience (i.e., most likely assumptions) more (or less) favorable than valuation assumptions; plus
  - b) The effect of actual experience more (or less) favorable than expected experience; plus
  - c) A specific loading for profit (which may be zero).
4. The choice of actuarial assumptions affects the distribution of profit among those sources. The general theory underlying the disciplining of actuarial assumptions for GAAP reserves has been called, by the Joint Actuarial Committee on Financial Reporting, "the intermediate form of release from risk reserving method."\* That form of the release from risk reserving method has the effect of applying the following specific disciplines to the actuarial assumptions and to the relationship between the actual gross premium and the valuation premium based on those assumptions:
  - a) Each actuarial assumption underlying GAAP reserves should be chosen with due regard to providing for the risk of adverse deviation, over and above the most likely assumption,
  - b) There should be a reasonable balance among the provisions for risk of adverse deviation, both by type of assumption and by policy year,

\* See Richard G. Horn, "Life Insurance Earnings and the Release from Risk Policy Reserve System," *Transactions of the Society of Actuaries*, XXIII (1971), 391-418. The theory is also discussed in the Response of the Joint Actuarial Committee on Financial Reporting Principles to the August, 1972, exposure draft of "Audits of Stock Life Insurance Companies," September 29, 1972.



- c) Any specific loading for profit in the actual gross premium is limited to the excess, if any, of the gross premium over the valuation premium based on actuarial assumptions which include appropriate provisions for the risks of adverse deviation, and
  - d) Measures to avoid deferring the recognition of loss should be taken if the actual gross premiums are inadequate.
- 5. With those disciplines, profits from the first source should be positive and will emerge substantially in proportion to release from risk; profit or loss from the second source will emerge in each accounting period to the extent that actual experience is more favorable or less favorable than expected experience; and any profit from the third source will emerge substantially in proportion to the receipt of premiums.
- 6. The relationships defined in paragraph 4 of Recommendation 1 may be applied for an entire line of business or at the discretion of the actuary, for major blocks within a line. The actuary would not be expected to compute Type 2 and Type 3 premiums if actual gross premiums equal or exceed Type 1 premiums, nor would he be expected to compute Type 3 premiums if actual gross premiums are less than Type 2 premiums.
- 7. The determination of actual gross premiums is the responsibility and prerogative of the company. If the gross premiums so established make relatively small provision for the risks of adverse deviation, the GAAP reserves will be based on actuarial assumptions which produce a valuation premium substantially equal to the actual gross premium, with no specific loading for profit.
- 8. A loading for profit can be recognized in GAAP accounting only to the extent that the gross premium is larger than the valuation premium based on assumptions which make reasonable provisions for the risks of adverse deviation. If it is desired that the gross premium contain a specific loading for profit, it will be the responsibility of the actuary to determine the amount of provision for the risk of adverse deviation associated with each assumption which, in the aggregate effect on the valuation premium, is reasonable.
- 9. If the actual gross premium is unusually low, it will be the responsibility of the actuary to test whether measures should be taken to avoid deferring the recognition of loss.

#### INTERPRETATION 1B: CONSERVATISM

(Revised January, 1976 by the Committee on Life Insurance Company Financial Reporting Principles)

- 1. The AICPA Audit Guide states that "conservatism in valuing assets and liabilities and in accounting for revenues and costs is necessary because of the uncertainties inherent in the use of actuarial assumptions and estimates for contracts guaranteeing performance over long periods of

time and the risk of unfavorable variations (adverse deviations) from such assumptions and estimates" (pages 63-64). The Audit Guide goes on to say, "However, as contemplated by generally accepted accounting principles, such conservatism must be reasonable and realistic."

2. The theory which underlies Recommendation #1 provides a way by which quantitative concepts can be used in discussions of the indefinite concept "conservatism". It does so by recognizing the principle that no portion of the actual gross premium should be available as a specific loading for profit unless the risks of adverse deviation have been duly provided for in the valuation premium.
3. With respect to each assumption, provisions for adverse deviation should be made in such a way as to not decrease the valuation premium. The provisions for adverse deviation should be distributed among the assumptions and among policy years by considering the degree of uncertainty associated with the assumption and the financial effect on the company of deviation from the valuation assumptions. For all durations, the aggregate reserve should equal or exceed the amount the aggregate reserve would equal if no provision were made for adverse deviation. In general, the conditions described in this paragraph relating to the level of the valuation premium and the level of the aggregate reserve should be satisfied for all issues of a calendar year for a line of business. It is not necessary that the relationships hold for each plan and each age at issue. The valuation premium condition is to be satisfied by the provision for adverse deviation made in each actuarial assumption. The aggregate reserve condition is for the provision for adverse deviation in all assumptions combined and is to be satisfied by the difference between the amount carried on the balance sheet as reserve liability and the amount carried as a deferred charge on account of unamortized acquisition expense, not on these two reserve components separately (see paragraph (2), Interpretation 1-c).
4. It would not be reasonable to use current market yields, at a time when current yield rates are high in historical perspective, as the long term interest assumption for Type One premiums. Whatever interest assumption may be justifiable for early policy years, a conservative interest assumption for distant policy years should take into account the historical perspective.
5. The choice of actuarial assumptions for old blocks of business involves special considerations when a company is preparing its first financial reports in accordance with generally accepted accounting principles. The usual procedure for existing business would be to base actuarial assumptions on those underlying the actual gross premiums, subject to appropriate testing of the adequacy of the gross premiums in the light of current most likely assumptions. In principle, the degree of conservatism adopted for old blocks of business, with respect to assumptions considered appropriate for the time that such business was issued, should be consistent with the degree of conservatism considered appropriate

for new business at the time of transition. The use of a greater degree of conservatism in choosing assumptions for the valuation of business existing at the time of transition would normally increase the stated earnings in the years after the transition and would be inappropriate.

#### INTERPRETATION 1-C: EXPENSES

(Published October, 1973 by the Committee on Life Insurance Company Financial Reporting Principles)

1. Generally Accepted Accounting Principles require that the cost of insurance benefits and the expenses associated with acquiring and maintaining insurance business be recognized in relation to premium revenue. For long-term policies of individual life insurance and individual health insurance the reserve system is the actuarial technique for achieving such matching of insurance costs to revenue.
2. The Audit Guide's requirement that the negative reserve component reflecting prepaid and unamortized acquisition expenses be shown separately as a deferred charge is based on accounting principles, not on actuarial principles. The choice of methods for determining the amount of such deferred charge is not necessarily governed by actuarial principles, but actuarial techniques may be employed for such determination and must be employed to test recoverability of the amount of unamortized acquisition expense. To be consistent with actuarial principles, the difference between the amount carried on the balance sheet as reserve liability and the amount carried as deferred charge on account of unamortized acquisition expense must be substantially equal to the present value of future costs less the present value of future valuation premiums, based on actuarial assumptions determined in accordance with Recommendation 1.
3. Sound actuarial practice takes account of all elements of future cost, including all maintenance expenses, when testing the adequacy of premiums and reserves to carry policies to completion, and it is good actuarial practice to include actuarial assumptions for level maintenance expenses in reserve computations. For those policies for which level premiums are payable throughout the term of the policy, it is true, as the Audit Guide suggests, that the actuarial assumption for level maintenance expenses does not affect the reserve. The reserve for other types of policies may be affected, however, and any maintenance expense assumption which is not level will always affect the reserve. Similarly, unlevel renewal commissions will affect either the reserve or the amount of unamortized acquisition expenses.
4. Although actuarial principles might recognize other alternatives, the Audit Guide requires that the amount of provision for deferred acquisition expenses taken into the reserve system for any accounting period not differ materially from the actual recoverable deferrable acquisition expenses of that period. Thus, if actual deferrable acquisition expenses are materially greater than the provision made in the valuation premium

for such expenses, the actuary should increase the provision for acquisition expense in the valuation premium, provided that the resulting valuation premium does not exceed the gross premium. Similarly, if actual deferrable acquisition expenses are materially less than the provision made in the valuation premium for such expenses, the actuary should eliminate the difference from the amount of acquisition expenses deferred. Adjustments because of differences between actual and assumed acquisition expenses should be reflected in the valuation premiums used when making the recoverability test specified in paragraphs 4 through 8 of Recommendation 1.

5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.
6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on recoverability. Any first-year expense not deferred will be charged against income in the accounting period in which it is incurred and thus not matched against future premium revenues. In order that the valuation premium include provision for all future costs, it is important that any item charged as a first-year expense not include any amount which properly should be attributed to any subsequent policy year.

#### INTERPRETATION 1-D: PURCHASE ACCOUNTING

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Life Insurance Company Financial Reporting Principles)

This interpretation relates to actuarial considerations involved in computing policy reserves for individual life insurance policies acquired in a transaction which is to be accounted for under the "Purchase Accounting" rules described in Accounting Principles Board Opinion No. 16.

1. It is stated in Recommendation 1 that reserves computed under "Purchase Accounting" situations should be based on assumptions which are chosen as of the date of purchase. Several methods of computing reserves in

these situations have been developed/1/. The following two methods are recognized to have substantial support within the profession as producing results consistent with the application of Recommendation 1 to other business.

- a) **Defined Initial Reserve Method.** The initial reserve is taken as a predetermined amount. Using this initial reserve and actuarial assumptions appropriate to the business which include provisions for adverse deviations, valuation premiums are computed which may be used in subsequent valuations. If the resulting valuation premiums exceed the gross premiums for a line of business or a major block of business, the provisions for adverse deviation may be reduced to the extent necessary to avoid this deficiency, except that in no event may the valuation assumptions be less conservative than most likely assumptions.

If valuation premiums exceed gross premiums under most likely assumptions, the gross premiums should be used as valuation premiums and reserves should be computed using most likely assumptions. The excess of the reserves over the predetermined amount may be treated as goodwill.

If the resulting valuation premiums are negative, reserves should be taken as the present value of future benefits and expenses, and the excess of the predetermined amount over the reserves may be treated as negative goodwill. Such a situation could occur if a large portion of the business is paid up.

Although, under the Defined Initial Reserve Method, the initial reserve is taken as a predetermined amount, the total reserve must then be allocated to each plan, issue year and issue age cell.

In arriving at the predetermined amount, it would be appropriate to use the amount determined by the purchaser in establishing the purchase price, so long as the elements of the purchase price were bargained for in good faith and the predetermined amount gave due consideration to appropriate provisions of APB Opinion No. 16 relating to the allocation of the purchase price and the subsequent accounting thereof. If the purchase price has been determined by a method which utilized book values for the assets of the purchased company, the Defined Initial Reserve Method is not appropriate for determining the reserves for the individual life business.

- b) **Defined Valuation Premium Method.** Valuation premiums for the acquired business are taken as the gross premiums less a reasonable profit allowance for the risk assumed by the acquiring corporation.

/1/ See Corbett, "Accounting for the Purchase of a Life Insurance Company." TSA XXVII, and Odell, "Establishing Reserve Systems in Purchase Situations," Proceedings CAPP XXV.

Reserves are then computed as the present value of future benefits and maintenance expenses less the present value of future valuation premiums, using assumptions appropriate to the business which include provision for adverse deviation.

In applying the Defined Valuation Premium Method a determination of a reasonable profit allowance must be made. The profit allowance and the provision for adverse deviation used in determining the reserves should be consistent with those which apply to current new business issued by the company which will be assuming the future risk on the acquired business. This may be either the acquiring company or the purchased company, depending on whether or not the purchased company is continued as a separate entity or merged with the purchaser.

2. Under both methods, assumptions for experience after the date of purchase are to be chosen as of the purchase date. The interest assumptions should be chosen with due consideration to the investment income which will be generated by the assets attributable to the business, which will have been revalued to market at the time of the purchase. Mortality, expense, and lapse assumptions should reflect current experience rather than the historical assumptions appropriate at the time the policies were originally issued by the purchased company. Assumptions for future maintenance expenses should be appropriate for the company which will be maintaining the business in the future, which may be either the acquiring company or the purchased company.
3. In applying either of the above methods, the actuary should consider the reasonableness of the results. The reasonableness of the Defined Initial Reserve Method may be judged by examining the relation of valuation premiums to gross premiums. The reasonableness of the Defined Valuation Premium Method may be judged by comparing the amount of goodwill to other items in the financial statement.
4. It is required for purposes of presentation of the financial statement to divide the reserve into an asset item and a liability item. One technique for accomplishing the division is to calculate valuation premiums, using the assumptions adopted in accordance with paragraph 2, which have a present value equal to the deferred acquisition cost carried by the purchased company at the date of purchase. This amount could then be added to both assets and liabilities so as to produce a deferred acquisition cost and to increase the benefit reserve. Another technique would be to determine the additional valuation premiums necessary to make the benefit reserve equal to the benefit reserves carried by the purchased company at the purchase date, and to add the present value of these additional premiums to both assets and liabilities, so as to produce a deferred acquisition cost asset. A third technique would be to split the valuation premium into an expense valuation premium and a benefit valuation premium in the same proportion as the valuation premium is split on new issues.

5. When, because of purchase accounting rules, cumulative deferred tax credits are eliminated from the balance sheet, reserves for the insurance then in force should be sufficient to provide for future Federal Income Taxes which are expected to be generated by such business.
6. If the cost of the purchased company exceeds the net assets (assets less liabilities) acquired, the excess should be amortized in accordance with the requirements of prevailing accounting rules. If the excess arises only in connection with the acquisition of existing individual life insurance business, the actuary may, for example, compute an amortization method which is proportionate to the GAAP profits expected to emerge from the business, based on the revised valuation assumptions. If the excess arises from other lines of insurance or from business to be generated in the future by the existing management and agency plan, the actuary may compute an amortization method which is proportionate to the projected GAAP profits from all sources.
7. If the net assets of the purchased company exceed the cost, it may be appropriate to reduce valuation net premiums for the existing insurance in force, so as to increase future profit margins. The reduction should first be applied to the portion of the premiums representing deferred acquisition costs.

## RECOMMENDATION 2: RELATIONS WITH THE AUDITOR

(Published April, 1974 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation supplements Opinion A-6 in giving important advice concerning the actuary's relations with the auditor in connection with review of financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. The actuary will appreciate that if the auditor is unable to form an opinion on the basis of information furnished by the actuary the auditor may submit the actuary's findings to another qualified actuary for review, and in such case the actuary should make his material available to the other actuary and should himself be available for supplemental advice and explanation.
3. A consulting actuary who is engaged with an auditor in the same audit should prepare a written plan of coordination clearly setting forth the nature and scope of the actuary's responsibilities with respect to the audit. The actuary should clearly identify in writing to the auditor the basic records he has relied upon in the course of his work and should describe any interpretations relied upon (e.g., "valuation amounts" for decreasing term plans is initial amount, "age" for renewable term plans is original age, etc.) The actuary should clearly document his work and should

either reconcile his figures with those appearing in published financial statements or should submit a letter to the auditor setting forth details of the figures he has reviewed and ask the auditor for a copy of his reconciliation to published financial statements.

#### **INTERPRETATION 2-A: RELATIONS WITH THE AUDITOR**

(Published April, 1974 by the Committee on Life Insurance Company Financial Reporting Principles)

1. When a public accountant audits financial statements of a life insurance company which are intended for publication or for filing with a regulatory authority such as the Securities and Exchange Commission, the auditor is required by the tenets of his profession to form and express an opinion as to whether the statements fairly reflect the operations and the condition of the company in accordance with generally accepted accounting principles. The meaning of "generally accepted accounting principles" as applied to the financial reporting of a stock life insurance company is described in "Audits of Stock Life Insurance Companies," published by the AICPA.
2. Generally accepted accounting principles differ in certain material respects from accounting principles prescribed by state regulatory authorities and from those prescribed for life insurance companies by federal tax law. The Audit Guide's definitions of generally accepted accounting principles do not apply to financial statements prepared for such purposes, and an auditor who audits financial statements which are based on such other accounting requirements will be required to qualify his opinion appropriately.
3. Pages 63 and 64 of the Audit Guide comment on background material which is of concern to both actuaries and auditors. Pages 97 to 99 of the Audit Guide contain advice to the auditor on utilization of actuaries.

#### **INTERPRETATION 2-B: DOCUMENTATION**

(Published October, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. A consulting actuary engaged with an auditor to audit or review a financial statement of a stock life insurance company, or specified elements thereof, shall clearly document his work (Recommendation 2). It is prudent and reasonable to prepare documentation which both aids the actuary in his work and provides support for the actuarial report or opinion rendered pursuant to his audit or review.
2. Documentation should include an adequate and complete description of the nature and scope of the actuary's engagement and should be so clearly and systematically prepared that it will be possible at any time to determine from such documentation the procedures followed, the tests performed, the evidential matter collected, the conditions found, and the conclusions reached. Accordingly, documentation may include work programs, analyses, memoranda, letters of confirmation and rep-



resentation, complete copies of or excerpts from company documents, and schedules or commentaries prepared or obtained by the actuary.

3. Documentation should fit the circumstances and the actuary's needs on the engagement to which it applies. The factors affecting the actuary's judgment as to quantity, type, and content of the documentation desirable for a particular engagement include (a) the nature and scope of the work undertaken and the report or opinion required pursuant thereto, (b) the nature and condition of the actuary's and/or company's records he reviews, and (c) the needs in the particular circumstance for supervision and review of the work performed by any assistants.
4. Although the quantity, type and content will vary with the circumstances, documentation should generally include or show:
  - a) Information sufficient to demonstrate that the items audited or reviewed were in agreement with (or reconciled with) the company's records.
  - b) That the actuary's activities had been planned and coordinated with auditor engaged in the audit or review.
  - c) The procedures followed, tests performed, and documentary evidence collected to support findings and conclusions.
  - d) The resolution of exceptional or unusual matters.
5. Such documentation shall be the property of the actuary. He should adopt reasonable procedures for its safe custody with particular regard for the provisions of item 2(b) of the Academy's Guide to Professional Conduct. The actuary should retain his documentation for a period of time sufficient to meet the needs of his work and to satisfy any pertinent legal requirements for record retention. While such documentation shall be the property of the actuary, he is, of course, subject to all applicable legal requirements. The enumeration of these is beyond the scope of this Interpretation.

### RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION

(Published April, 1972 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation applies to the work of an actuary who acts for a stock life insurance company in the preparation of its financial statements, who contributes elements for inclusion in any such financial statement, or who audits or reviews elements of such a financial statement, when such financial statement is to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.

2. As used in This Recommendation and related Interpretations, "Actuarial Report" means the actuary's report to management and auditor referred to in Number 4 of Opinion A-6 on the Academy's Guide to Professional Conduct, and "Statement of Actuarial Opinion" means a statement of the actuary's opinion prepared for publication with financial statements, referred to in Numbers 2 and 5 of Opinion A-6. A written plan of coordination or other working communication of a consulting actuary to an auditor as referred to in paragraph 3 of Recommendation 2 is not an "Actuarial Report" or a "Statement of Actuarial Opinion" within the meaning of this Recommendation.
3. Any judgment as to the appropriateness of the actuarial assumptions used in preparing data for financial statements must be formed in the light of the purpose for which the statements are being prepared. Financial statements which are primarily intended to reflect a matching of revenues and costs in accordance with generally accepted accounting principles may require the use of actuarial assumptions which differ from those which would be used in, for example, financial statements which give primary emphasis to solvency for the protection of policyholders, as is the case with statements based on standards prescribed by state regulatory authorities.
4. Guide 4(d) provides, in part, that "When a member characterizes reserves as adequate, he shall either (i) assure himself that they meet any applicable statutory or regulatory standards or (ii) clearly qualify his characterization in this respect, including an explicit statement as to whether the reserves meet such statutory or regulatory standards."

### *Actuarial Report*

5. Opinion A-6 provides (No. 4), "When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the (Professional Conduct) Committee that Guide 2(c) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any," and (No. 6), "It is the opinion of the (Professional Conduct) Committee that Guide 4(a) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered."
6. An Actuarial Report should contain descriptions of the scope of the actuary's work and of the actuarial assumptions and methods used.
7. An Actuarial Report should contain expressions of the actuary's opinion as to whether the reserves and other actuarial items in the statements are based on assumptions which are appropriate to the purpose for which the statements were prepared, whether the methods employed are consistent with sound actuarial principles, and whether provision has been made for all actuarial reserves and related statement items which ought

to be established. An Actuarial Report should also include a statement of the actuary's opinion as to whether any amount carried in the balance sheet on account of unamortized acquisition expenses and the amount of liabilities carried on account of other future policy obligations and expenses are fairly stated (i.e., neither materially understated nor materially overstated) in accordance with sound actuarial principles (c.f., Recommendation 1).

8. If the actuary is unable to form an opinion in any respect defined in paragraph 7, or if his opinion in any such report is adverse or qualified, the Actuarial Report should specifically state the reason.
9. Material changes in actuarial assumptions from those previously used should be disclosed in an Actuarial Report and their effects noted. Such disclosures should not be limited to factors explicitly assumed but should include reference to the handling, or absence of handling, of such other factors as the actuary in his judgment deems to have pertinence. The adoption for new issues of an actuarial assumption which differs from a corresponding assumption used for any prior issues is not a change in actuarial assumptions within the meaning of this paragraph.
10. The report should also compare (a) the amount of net liability for future policy obligations and expenses, less any amount of unamortized acquisition expenses, with (b) the amount of net liability for future policy obligations reported in financial statements filed with state regulatory authorities; and if (a) is less than (b) the report should state the amount of the difference. The "net liability" referred to in (a) and (b) above should reflect adjustments for deferred premiums and other related items.

#### *Statement of Actuarial Opinion*

11. Opinion A-6 states (No. 4) that the objective of Guide 2(c) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal Statement of Actuarial Opinion.
12. A written Statement of Actuarial Opinion prepared for publication with financial statements of a life insurance company will normally include statements as to the scope of the actuary's participation in the preparation and the appraisal of the financial statements, his professional opinion as to the actuarial elements in the statements, and a statement of his relationship to the company. Such Statement of Actuarial Opinion should cover the subjects referred to in paragraphs 6, 7, 8, 9, and 10 above, although normally without the supporting detail which would be appropriate in an Actuarial Report.

#### *Other Actuarial Statements*

13. In preparing any statement or report relating to a life insurance company, other than an Actuarial Report or Statement of Actuarial Opinion described in this Recommendation, the actuary should be aware of the Guides to Professional Conduct as interpreted by Opinions of the Professional Conduct Committee.

### INTERPRETATION 3-A: ILLUSTRATIVE STATEMENTS OF ACTUARIAL OPINION

(Published April, 1974 by the Committee on Life Insurance Company Financial Reporting Principles)

1. A Statement of Actuarial Opinion will normally consist of a scope paragraph, describing the scope of the actuary's work and his relationship with the company, and an opinion paragraph identifying the subjects on which an opinion is to be expressed, and expressing such opinion. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his opinion or to explain some aspect of the financial statements which is not already sufficiently explained in a footnote.
2. The following are examples, for illustrative purposes, of language which in typical circumstances might be included in a Statement of Actuarial Opinion in connection with financial statements of a stock life insurance company prepared in accordance with generally accepted accounting principles as that term is understood in the United States. The illustrative language should be modified as needed to meet the circumstances of a particular case, and the actuary should in any case use language which clearly expresses his professional judgment.
3. The scope paragraph of a Statement of Actuarial Opinion should contain a sentence which describes the facts of the actual situation, such as one of the following:
  - a) "I am the Vice President of the X Life Insurance Company and am a Member of the American Academy of Actuaries."
  - b) "I am associated with the firm of A & B, Consulting Actuaries, and am a Member of the American Academy of Actuaries. I have (have not) been involved in the preparation of the financial statements of the X Life Insurance Company."
4. The scope paragraph should also contain a sentence such as the following:

"I have examined the Actuarial assumptions and actuarial methods used in determining future policy obligations and expenses, deferred acquisition expenses, and related actuarial items (list other material items) in the financial statements of the Company, as prepared by the Company to accord to generally accepted accounting principles, as of December 31, 19\_\_, and December 31, 19\_\_, and for the years then ended."
5. If the actuary has examined the underlying records the scope paragraph of a Statement of Actuarial Opinion might include a sentence such as the following:

"My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic records and such tests of the actuarial calculations as I considered necessary."

If the actuary has relied upon an independent auditor's review of basic in-force records the foregoing sentence might be preceded by a sentence such as the following:

"I relied upon the auditor's verification of basic in-force records."

In such case the sentence as first suggested above might commence:

"In other respects my examination (etc.)."

6. The expressions of opinion described in paragraph 7 of Recommendation 3 might be expressed as follows:

"In my opinion the amounts carried in the balance sheet on account of unamortized acquisition expenses and on account of other future policy obligations and expenses are computed by sound actuarial methods consistently applied and are fairly stated in accordance with sound actuarial principles, and are based on actuarial assumptions which are appropriate to financial statements of the Company prepared in accordance with generally accepted accounting principles and which are consistent with the assumptions previously employed; and provision has been made for all actuarial reserves and related statement items which ought to be established."

If there has been any change in the actuarial assumptions or methods from those previously employed, that change should be described in a footnote to the financial statements or in a previous paragraph of the Statement of Actuarial Opinion, and the reference above to consistency should be modified by inserting a phrase such as:

"... with the exception of the change described in the preceding paragraph (or in footnote\_\_\_\_) ..."

7. The comparison of net liabilities referred to in paragraph 10 of Recommendation 3 might be stated as in one of the following examples, or in such other way as meets the circumstances of a particular case:
- a) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses is, \$\_\_\_\_\_ less than the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of\_\_\_\_\_.
  - b) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, plus an amount of \$\_\_\_\_\_ provided for in restricted surplus, is at least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of\_\_\_\_\_.
  - c) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, is at least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of\_\_\_\_\_.

8. The text of an Actuarial Report is likely to be much more detailed and more extensive than the text of a Statement of Actuarial Opinion, and the form is likely to be controlled by the nature and extent of the information to be recorded.

#### RECOMMENDATION 4: REINSURANCE CEDED BY LIFE INSURANCE COMPANIES

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1. This Recommendation applies to the treatment of ceded reinsurance in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. When reserves are computed according to generally accepted accounting principles, the cost of reinsurance ceded should be taken into consideration in the same manner as other costs. An equivalent alternative to recognizing the cost directly in the reserve calculation is to calculate the reserves without consideration of reinsurance and calculate an adjustment to this reserve for the ceded reinsurance. Although this adjustment is frequently referred to as a "reinsurance reserve credit," it is important to keep in mind that it is actually an adjustment of the basic reserve and has no special independent significance. In particular, there is no necessary relationship between the reinsurance reserve adjustment of the reinsured company and the reserve for the reinsurance accepted established by the reinsurer (except in the case of affiliated companies filing consolidated statements).
3. In determining the reinsurance cost, it is appropriate to take into consideration the expected value of all transactions between the reinsurer and the reinsured including reinsurance premiums, claim reimbursements, experience refunds, and any other benefits or expenses reimbursed by the reinsurer. Because the reinsurance reserve adjustment relates to the reserves for the basic policy, it is important that the assumptions for the reinsurance adjustment be consistent with the original assumptions. When testing for recoverability of acquisition expenses or when testing for the necessity for reserve strengthening to recognize future losses, the expected cost of the reinsurance must be taken into consideration.
4. In practice, the degree of materiality of reinsurance adjustments is such that most companies will be able to use simplified approaches without materially distorting their financial statements. For example, for YRT, most companies will find it convenient to calculate, as the reinsurance adjustment, the statutory reserve credit, the unearned reinsurance premium, or, possibly, no adjustment at all. For coinsurance where the conditions of the reinsurance parallel those of the original insurance, the adjustment to the benefit reserve would usually be proportional to the benefit reserve computed prior to adjustment for reinsurance and the expense reserve would need to be adjusted to reflect the amount and in-

cidence of expenses reimbursed by the reinsurer. The same approach would be appropriate for modified coinsurance whenever the interest component of the reinsurance reserve transfer is computed in a manner consistent with the interest assumption in the benefit reserves. The resulting benefit reserve must then be increased by the amount of the reinsurance reserves transferred to the company under the reinsurance arrangement. Special consideration must be given to those reinsurance arrangements where the conditions of the reinsurance do not parallel those of the original insurance.

### RECOMMENDATION 5: RECOGNITION OF PREMIUMS

(Published April, 1974 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation relates to the recognition of premiums in financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. The timing of recognition of premium revenue should be consistent for corresponding gross and valuation premiums. (Such valuation premiums are the premiums required to maintain the reserves, based upon the actuarial methods and assumptions used in determining such reserves. The reserves relate to all elements affecting costs—i.e., all benefits and all expenses, excluding any specific loading for profit.) Depending on the revenue assumption employed, the items included in premium income and the change of reserves will vary among companies and between various types of insurance. To the extent that premiums are recognized as revenue in accounting periods different from the accounting periods in which the premiums are received, appropriate asset or liability premium accrual amounts are necessary. It is necessary that the valuation system recognize premiums in the same accounting period as premiums are recognized as revenue. Appropriate adjustments must be made in assets or liabilities to accomplish this.
3. In the absence of any specific adjustment the difference, if any, between gross premiums and valuation premiums will be reflected in net income for the accounting period in which the premiums are recognized as revenue. To the extent such recognition of this difference as net income is inappropriate, adjustments in assets or liabilities must be made in order to recognize it as net income in the appropriate accounting period. It would generally be considered inappropriate to recognize as net income the excess of gross premiums over valuation premiums for premiums not yet due. The inclusion of premiums not yet due in revenue may be justified on the grounds of established usage and of consistency with statutory practices. There is no corresponding historical precedent that would permit the recognition of the associated profit margin in net income.
4. The timing of the recognition in net income of the difference between gross premiums and valuation premiums is significant and, if the

amount involved is material, there should be disclosure in the Actuarial Report. It is important that this timing be consistent from one accounting period to the next.

#### INTERPRETATION NO. 5-A: RECOGNITION OF PREMIUMS FOR INDIVIDUAL LIFE INSURANCE (OTHER THAN CREDIT)

(Published July, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to individual life insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. The Committee took note of four methods which have been used for recognizing gross premiums in revenue. These are discussed in paragraphs 4-7. These methods represent acceptable *actuarial* practice, but it is the responsibility of the accountant to determine in each case whether a particular method represents acceptable *accounting* practice.

The four methods are:

Method #	Brief Description	Key Words of Description	Described in Paragraph #
1	Premiums are recognized only when they are both due and paid.	Due and Paid	4
2	Premiums are recognized when due.	Due	5
3	Premiums are recognized continuously throughout the year.	Continuous	6
4	The entire premium for a policy year is recognized at the beginning of that policy year.	Statutory	7

3. Under each method, consistency of recognition of premium revenue for corresponding gross and valuation premiums depends upon the proper handling of a number of financial statement items including: gross premium accrual amounts, any valuation premium accrual amounts, and accruals of expense provisions (provided by the reserving structure) related to the premium accruals.<sup>1</sup> These items also affect the timing of the recognition in net income of any profit margin (any

<sup>1</sup>For example: Suppose reserve factors assume that with respect to a premium due on the second policy anniversary a commission of \$80.00 is payable; hence, the assumption of \$80.00 of expense upon payment of the premium due on the second anniversary is built into the reserving system. Suppose further that at the end of an accounting period this premium is due but unpaid. The reserving system contained an expense provision of \$80.00 which pertains to the premium accrual of the gross premium due on the second anniversary and was "released" on the date that premium was due.



excess of the gross premium over the corresponding valuation premium) and the timing of the release from the reserves into net income of provisions for adverse deviation. Accordingly, each method is discussed under the following headings: (a) gross premium, (b) valuation premium, (c) other items, and (d) net income.

4. Method #1: Premiums are recognized only when they are both due and paid.

a) Gross premium:

The increase in the gross advance premiums<sup>2</sup> is subtracted from the gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. No asset will be held on account of deferred premiums or uncollected premiums.

b) Valuation premium:

If the reserve computation has assumed that the full annual premium has been paid (as is the case for the "mean" reserve type computation), then the pro rata valuation premiums corresponding to the gross deferred premiums and to the gross uncollected premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce gross advance premiums.) The increase in reserve item in the income statement will not reflect any increase in reserves on account of the valuation premium associated with gross deferred or uncollected premiums.

The income statement will not contain any item representing the increase in any profit margin related to deferred premiums or uncollected premiums.

<sup>2</sup>"Advance premium" is used throughout this Interpretation to refer to a premium paid prior to but due after the valuation date. Deferred premium is used here to refer to a premium which is not yet due, but which will be due before the end of the current policy year. This Interpretation relates to advance premiums before application of any discount; the accounting for such discount is not within the scope of this Interpretation.

d) Net income:

Any profit margin related to deferred or uncollected premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are received.

5. Method #2: Premiums are recognized when due. Those premiums which are due but uncollected at the end of an accounting period are taken into revenue. Deferred premiums are handled as in Method #1.

a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

b) Valuation premium:

If the reserve computation has assumed that the full annual premium has been paid, the pro rata valuation premiums corresponding to the gross deferred premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce gross advance premiums.) The increase in reserve item in the income statement will not reflect any increase in reserves on account of the valuation premium associated with gross deferred premiums, but will reflect any increase in reserves on account of the valuation premium associated with gross uncollected premiums.

The probability of noncollection of due but uncollected premiums must be recognized (see paragraph 9).

d) Net income:

Any profit margin in the gross premiums is recognized as the premiums are due, subject to the provision for noncollection of due but

uncollected premiums. Any profit margin related to deferred premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are due.

6. Method #3: Gross premiums are recognized continuously throughout the policy year.

a) Gross premium:

A liability is established for gross advance and unearned premiums<sup>3</sup> and an asset is established for gross due and uncollected premiums, a portion of which may also be included in the unearned premium liability. The increase in gross advance and unearned premiums is subtracted from and the increase in gross uncollected premiums is added to gross collected premiums to obtain gross premium revenue.

b) Valuation premium:

If the reserve computation has assumed that the premium has been paid continuously (as is the case for the "mid-terminal" method of interim reserve computation), no adjustment for premiums is applied to either portion of the reserve, either that portion carried as a liability or any portion carried as a deferred charge.

c) Other items:

If the reserve computation has assumed the release of expense provisions continuously, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of uncollected premiums should be applied to adjust the appropriate portion of the reserve.

The amount of any expense provision proportionate to the unearned premium and the amount of expense provision associated with the collection of advance premiums should be set up as a deferred charge and the change in this deferred charge reflected in the income statement. (Alternatively, such expense may be applied to reduce the liability for gross advance and unearned premiums.) The increase in reserve item in the income statement will reflect any increase in reserves on account of the valuation premium associated with the gross uncollected premiums.

The probability of noncollection of due but uncollected premiums must be recognized (see paragraph 9).

<sup>3</sup>The term "unearned premium" as used here means the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves" (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75).

d) Net income:

Any profit margin in the gross premiums is recognized continuously throughout the policy year. The profit margin on earned premiums is recognized whether the premiums are paid or unpaid, subject to provision for noncollection of due but uncollected premiums. The profit margin on unearned premiums is excluded.

7. Method #4: The entire premium for a policy year is recognized at the beginning of that policy year. Although this method is the one most commonly used for statutory accounting, its treatment of deferred premiums does not conform to Rule 7A-03-4 of SEC Regulation S-X, as revised February 14, 1974, and therefore is not used in financial statements prepared in accordance with generally accepted accounting principles. It is mentioned here only for completeness.
8. Under each method, the proper handling of the various statement items (including: gross premium accrual amounts, valuation premium accrual amounts, and accruals of expense provisions relating to the premium accrual) depends upon the formula used in the reserve computation. As one example, if Method #2 (premiums recognized when due) is used and the underlying reserve formula is of the "mid-terminal" type (which assumes premiums are paid continuously and expense provisions are released with corresponding timing), then the adjustments described in paragraph 5 will be modified to the following.

a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

b) Valuation premium:

Since the reserve computation has assumed that the premium has been paid continuously, the valuation premiums corresponding to the gross unearned premiums are applied to increase the portion of the reserve carried as a liability and to decrease any portion of the reserve carried as a deferred charge.

c) Other items:

If the reserve computation has assumed the release of expense provisions continuously, the amount of the provision (according to the assumptions underlying the reserving system) for expenses expected to be incurred upon the collection of uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

The amount of any expense provision proportionate to unearned premium and the amount of expense provision associated with the collection of advance premiums should be a deferred charge and the change in this deferred charge reflected in the income statement. The increase in reserve item in the income statement will reflect any increase in reserves on account of the valuation premium associated with gross uncollected premiums and with gross unearned premiums.

The probability of noncollection of due but uncollected premiums must be recognized (see paragraph 9).

*d) Net income:*

Any profit margin in the gross premiums is recognized as the premiums are due, subject to the provision for noncollection of due but uncollected premiums. Any profit margin related to deferred premiums is neither included as an asset nor taken into net income until the accounting period during which such premiums are due.

9. Two procedures for recognizing the probability of noncollection of due but uncollected premiums (referred to in paragraphs 5*c* and 6*c*) are:
  - a)* establishing an appropriate liability and charging in the income statement an amount equal to the increase in that liability, and
  - b)* where appropriate as an approximation, not counting as an asset any gross premium more than a selected number of days past due.
10. Under Method #1 and Method #2, it is an acceptable alternative to exclude the entire profit margin on the unearned premiums, and under Method #2 and Method #3, it is an acceptable alternative to exclude the entire profit margin on the due and uncollected premiums. Such exclusion can be accomplished by including in the income statement an item representing the increase in the profit margin to be excluded and establishing a liability for the amount of such profit margin.
11. If a portion of the current year's premium is due and uncollected (whether or not it is recognized in revenue), the reserve liability for future policy obligations should be determined as of the valuation date (as opposed to the date to which premiums have been paid).
12. This Interpretation assumes that each premium paying policy has a premium due on its policy anniversary. Where circumstances differ, appropriate adjustments should be considered.
13. A company's revenue, outgo, net income, assets, liabilities, and surplus accounts are affected to some extent by the method adopted. The actuary should be aware of these effects.
14. The method of recognizing premiums should be disclosed in the Actuarial Report, which should state whether the method used is consistent with the method previously used. If the method is changed, the Actuarial Report should state whether the actuary agrees with the change.

**INTERPRETATION 5-B: RECOGNITION OF PREMIUMS FOR INDIVIDUAL HEALTH INSURANCE (OTHER THAN CREDIT)**

(Published April, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to individual health insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. Individual health insurance contracts "which are expected to be in force for a reasonable period of time and for which elements of expense or benefit cost are not level" (cf. Audit Guide, page 71) are treated like individual life insurance for purposes of premium recognition. Interpretation 5-A applies to any form of individual health insurance, regardless of the renewal provisions provided in the policy, if it is expected that the policy may be renewed over a period of years with reasonably predictable persistency.
3. Other individual health insurance contracts (except credit) where the policy is not expected to be in force for a reasonable period of time will generally have a term of one year or less. The gross premiums for such contracts are recognized as revenue on a pro rata basis over the period covered by the premium. An unearned gross premium<sup>1</sup> should be computed either on a pro rata basis or by a reasonable approximation thereto. The unearned gross premium may be used in either of two ways, depending on the accounting practices of the company, as follows:
  - a) Gross premiums may be recognized as revenue in the same way as for individual life insurance, and the increase in the unearned gross premium will be charged in the income statement like changes in life insurance reserves. This method is most commonly used by life insurance companies.
  - b) Premium revenue may be decreased by the amount of increase during the accounting period in the gross unearned premium. This is the method commonly used by casualty insurance companies.

In either case, the reserving structure should take expense into account in whatever way is necessary to relate expenses to revenue. In the interest of practicality, the amount of any deferred charge for acquisition expenses may be applied to reduce unearned gross premium; but this approach is appropriate only when acquisition expenses are to be spread over a period of one year or less.

4. Interpretation 5-A applies to the extent not inconsistent with the above.

<sup>1</sup>The term "unearned premium" as used here means the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves." (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75.)

# INTERPRETATION 5-C: RECOGNITION OF PREMIUMS FOR CREDIT INSURANCE

(Published July, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Interpretation relates to questions which may arise with respect to credit life and credit health insurance contracts, both individual and group, in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. The protection under credit insurance contracts is directly associated with a loan agreement or sales contract. Under single premium contracts, the entire premium for the insurance on an individual is paid at the inception of his coverage. Under monthly outstanding balance contracts, premiums are paid monthly for the protection granted during the period on each person covered under one master contract.
3. Regardless of the type of coverage or manner of premium recognition, the reserving structure or other liability items should take into account the expenses related to the contract, premium taxes, retrospective commission or experience refund arrangements, and any other pertinent items.

## 4. Monthly Outstanding Balance Contracts:

In determining premium revenue for these contracts, the gross unearned portion<sup>1</sup> of any premium which has been recognized as being received may be determined by the monthly pro rata method.

## 5. Single Premium Contracts:

Premiums for these contracts are recognized as revenue by subtracting from the gross collected premium any increase in the gross unearned portion of the premiums.

### a) Credit Life Insurance:

"Gross premium revenues on such contracts should be recognized in proportion to the amounts of insurance in force" (cf. Audit Guide, p. 69).

Thus the gross unearned portion of the premiums is generally determinable (i) by the sum-of-the-digits (or Rule of 78) method for decreasing term contracts, and (ii) by the straightline pro rata method for level term contracts. (More sophisticated techniques may be required for contracts of terms longer than 4 or 5 years.)

<sup>1</sup>The terms "unearned portion" and "unearned premium," etc., as used here mean the unearned portion of a current premium payment. It has been pointed out elsewhere that all reserves for future policy obligations are "unearned premium reserves." (cf. 1965 Proceedings of the National Association of Insurance Commissioners, pp. 74-75.)

In practice, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

**b) Credit Health Insurance:**

"Gross premiums should be recognized as revenues over the stated period of the contract in reasonable relationship to the anticipated claims" (cf. Audit Guide, p. 71). Net single premiums for anticipated future claims may be determined with reference to tables such as those published in the Proceedings of the National Association of Insurance Commissioners, for 1968 and 1970, or to tables based on the company's own experience. The gross unearned portion of the premium may be determined as a fraction of the gross single premium for the contract, the fraction being equal to the ratio of (i) the net single premium for anticipated future claims as of the valuation date to (ii) the net single premium for anticipated future claims as of the date of issue of the contract, both based on an appropriate table, as mentioned above.

The value of the gross unearned premium thus determined will generally lie between the values determined by the "straight-line pro rata" and "Rule of 78" methods, so that a weighted average of the latter two values may be used. For many companies, tests will indicate that the value determined with reference to the NAIC tables is very close to the mean of the latter two.

In practice, as for credit life insurance, the gross premiums may be recognized as revenue as for individual life insurance. In this case, the reserving structure and other liabilities together must include an amount equivalent to the gross unearned premium determined as described above, and in addition recognize expenses, etc.

**6. Profit Recognition:**

The profit margins contained in the gross premiums for these coverages should be distributed among time periods in the same proportions as the recognition of the premiums in revenue.

**7. Interpretation 5-A applies to the extent not inconsistent with the above.**

**RECOMMENDATION 6: PARTICIPATING POLICIES SOLD BY STOCK LIFE INSURANCE COMPANIES**

(Published July, 1976 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation relates to the actuarial methods and assumptions with respect to the accounting treatment of participating insurance in financial statements of a stock life insurance company, to be presented as



having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.

2. Participating insurance differs from non-participating insurance in that the participating policyholder is contractually entitled to participate in the distribution of surplus. Such distribution, in the form of policy dividends, is determined annually by company management, at its discretion, subject to any legal or other restrictions affecting such distribution.
3. The primary focus of GAAP accounting for participating business is to ensure that there be excluded from stockholders' profits in any accounting period that portion of profits on participating business (hereinafter called "participating profits") with respect to such period which will not ultimately inure to the benefit of the stockholders. Actuarial judgment is frequently required to determine the stockholders' portion of current period profits.
4. In determining the stockholders' portion of participating profits, the actuary should recognize any restrictions on the distribution of profits to stockholders (whether imposed by law, regulation, contract, company charter or practice, or otherwise), company policy with regard to the distribution of participating profits, and any other factors which might influence the division of profits between stockholders and policyholders.
5. In selecting actuarial methods and assumptions for the calculation of reserves and determination of participating profits, the actuary should be guided by actuarial principles analogous to those outlined for non-participating policies in Recommendation 1 (and Interpretations thereof), and should recognize the nature of participating business and the company's practices with regard to policyholder dividend distribution.
6. It should be recognized that among stock companies there are differences as to the practices followed in determining policyholder dividends. For example, in one company dividends may be a means of distributing profits from participating business in approximate proportion to the sources of the profits. In another company, dividends may have little relation to actual profits. It would be inappropriate to generalize for the accounting treatment of participating business a single standard principle that does not recognize such differences.
7. Caution should be exercised to ensure appropriate treatment of dividends payable in the succeeding accounting period. Any separate liability established for such dividends should take account of any provision already made in the reserve calculation. Moreover, establishing a liability for the full amount of such dividends may have a distorting effect, unless some offset is provided elsewhere.
8. With respect to participating business, the Actuarial Report, which is discussed in Recommendation 3, should disclose both the nature of any restriction affecting the distribution of the profits from such business, and the actuarial methods that have been employed in determining

profits to stockholders. If such information is not disclosed elsewhere in the financial statements, it should be disclosed in the Statement of Actuarial Opinion, which is also discussed in Recommendation 3.

#### INTERPRETATION 6-A: DETERMINATION OF STOCKHOLDERS' PORTION OF PARTICIPATING PROFITS

(Published July, 1976 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This interpretation relates to actuarial considerations involved in the determination of the stockholders' portion of participating profits of stock life insurance companies, in accordance with Recommendation 6.
2. The method of determination of the stockholders' portion of participating profits will vary depending on the restrictions imposed on the distribution of such profits by law, regulation, contract, company charter or practice, or otherwise. When such restrictions exist, a Participating Policyholders' Account should be established to record the portion of accumulated participating profits that is not available to stockholders. Current participating profits in excess of the imposed restriction would be credited, and policyholder dividend disbursements would be charged, to this account.
3. The simplest situation is the company for which all of the participating profits inure to policyholders. In this case, all participating profits should be excluded from stockholders' equity by appropriate charges and should be credited to the Participating Policyholders' Account.
4. Approaches to the determination of stockholders' profits from a typical established, on-going line of participating business are presented in paragraphs 5, 6, and 7 for each of three categories of restrictions:
  - a. Stockholders' portion limited to a percentage of participating profits;
  - b. Stockholders' portion limited to a constant per thousand of participating insurance in force;
  - c. Stockholders' portion limited to the greater of 4.a or 4.b.

Suitable modifications of these approaches are likely to be required when the participating business is newly introduced or running off, or otherwise changing markedly. Such modifications should recognize the operation of any restrictions that are applicable only to the current year's profits, as well as those applicable to cumulative profits. In addition, such modifications should be disciplined by the fact that, over the lifetime of the participating operation, profits inuring to shareholders cannot exceed profits remaining after dividends to policyholders.

5. If the limit on the stockholders' portion is, for example, 10% of participating statutory profits, then 90% of pre-dividend participating GAAP profits would be credited to the Participating Policyholders' Ac-

count. In this situation, the difference between the stockholders' portion (10%) of statutory profits and the stockholders' portion (10%) of GAAP profits is treated as a timing difference.

6. If the limit on the stockholders' portion is, for example, 50¢ per thousand of participating insurance in force, all participating GAAP profits in excess of 50¢ per thousand would be credited to the Participating Policyholders' Account. In this situation, there are no timing differences.
7. If the limit is, for example, the greater of 10% of statutory profits or 50¢ per thousand of participating insurance in force, the actuary should consider which of the two limits is likely to predominate in statutory statements in future years.
  - a. When the 10% limit is likely to govern in most future years, it would generally be appropriate to report as stockholders' profits 10% of pre-dividend participating GAAP profits for the year. In this case, any additional amounts arising from the alternate limit should be taken into stockholder profits at the appropriate times. One possible approach to the recognition of such additional amounts would be to credit the stockholders with 10% of pre-dividend participating GAAP profits for the period or, if greater, the excess of (i) cumulative stockholder statutory profits as defined by the restriction over (ii) cumulative stockholder GAAP profits from the participating branch reported up to the beginning of the period.
  - b. When the 10% limit is not likely to govern in most future years, it would generally be appropriate to report stockholders' profits equal to the amount determined by the actual current limitation (i.e., 50¢ per thousand or 10% of statutory profits).
8. There may be circumstances where a company has no formal restrictions on the distribution of participating profits to stockholders, or where dividends have little relation to actual profits, or where the amount of participating profits to be retained for stockholders is expected to be substantially less than the limit defined by the restriction, or where dividends to policyholders are expected to exceed available participating profits before dividends. In situations such as these, it may be appropriate to calculate reserves using a formula which treats dividends directly as future disbursements, as described in paragraph 2.c of Interpretation 6-B. If reserves are so calculated, then in the absence of restrictions, all of the participating profits emerging, after policyholder dividends, would be deemed to inure to stockholders, no separate Participating Policyholders' Account would exist, and dividends would be charged to current operations. Where restrictions do exist, profits in excess of such restrictions would be credited to the Participating Policyholders' Account.
9. "Loss recognition tests" for reserve strengthening should be applied with a view to the extent to which future losses may inure to stockholders, recognizing the ability and willingness of the company to reduce future

dividends to absorb future losses. If future dividends are likely to be reduced, the test for reserve strengthening would normally consider such reductions. However, if present dividend levels are likely to be maintained even in the event of future losses, such dividends should be incorporated into the reserving formula in the loss recognition tests.

10. In any situation it is likely that considerable judgment will be required. In the course of judging whether the approach is reasonable, the actuary should consider the following questions:
  - a. Will reported stockholders' profits over the lifetime of the participating operation actually inure to the stockholders under the applicable restrictions?
  - b. Will past and/or future dividend payments to stockholders reduce the amount available to stockholders below the amount which would otherwise be indicated by the applicable restrictions?
  - c. Will stockholders' profits be reported in a reasonable manner? Will there be material fluctuations in reported stockholders' profits from year to year, even in the absence of unexpectedly favorable or adverse fluctuations?

**INTERPRETATION 6-B: CHOICE OF ACTUARIAL RESERVING  
METHODS AND ASSUMPTIONS FOR PARTICIPATING POLICIES  
SOLD BY STOCK LIFE INSURANCE COMPANIES**

(Published July, 1976 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This interpretation relates to the choice of actuarial methods and assumptions with respect to reserves for participating insurance issued by stock life insurance companies, in accordance with Recommendation 6.
2. The following three approaches have substantial support within the actuarial profession as satisfying actuarial principles in particular circumstances. Approaches 2.a and 2.b are intended for use in determining pre-dividend participating profits in situations where there are restrictions on distribution of participating profits to stockholders.
  - a. Treat policy dividends as distributions of pre-dividend profits (not as disbursements in the reserve calculations), and employ reserve assumptions containing provisions for adverse deviation which are comparable to those used for the company's non-participating business.

*This approach is consistent with that interpretation of the release-from-risk reserving theory which holds that reserve assumptions should be based on reasonable and realistic conservatism, which is not necessarily related to gross premiums.*

Under this approach, the portion of pre-dividend profits which would emerge in the form of a percentage of premium would be substan-

tially larger than under non-participating business, because of the larger participating premiums. Existing restrictions would, in the typical case, cause the bulk of pre-dividend profits released to flow directly to the Participating Policyholders' Account, from which policyholder dividends would be disbursed. Thus, only a small proportion of such profits would normally be reported as profits available to stockholders.

- b. Treat dividends as in 2.a, but employ reserve assumptions consistent with gross premium assumptions, containing substantial provisions for the risk of adverse deviation. Such provisions would normally be much larger than those for non-participating business, recognizing the larger provisions for adverse deviation contained in gross premiums.

This approach is consistent with the interpretation of the release-from-risk reserving theory which holds that conservatism contained in gross premiums to cover the risk of adverse deviation should be retained in reserves and not released into profits until the company is released from the risks provided for by the gross premiums.

This approach would release, as pre-dividend profits on participating business, relatively large provisions for the risks of adverse deviation incorporated in reserve assumptions as the company is released from those risks. As in 2.a, existing restrictions would, in the typical case, cause the bulk of pre-dividend profits to flow to the Participating Policyholders' Account, from which dividend disbursements would be made, and only a small proportion of such profits would normally be reported as profits available to stockholders.

- c. Treat dividends as disbursements in the reserve calculations, and employ reserve assumptions appropriately consistent with experience which would support the continuation of the dividend scale, and disciplined by the level of gross premiums as in Recommendation 1. The provisions for the risk of adverse deviation might reasonably be less than the provisions used for non-participating insurance, because of the possibility of reducing dividends if experience is adverse. In addition, there would usually be less margin between the valuation premium on most likely assumptions and the gross premium (because of the treatment of dividends as disbursements in the valuation formulae), so that the provision for the risk of adverse deviation which could be incorporated in reserve assumptions would necessarily be smaller.

Such an approach would be followed under situations such as those described in paragraph 8 of Interpretation 6-A where it is appropriate to incorporate dividends into the reserving formula. Use of this approach in situations where restrictions exist may lead to complications in ensuring that amounts prevented by the restrictions from inuring to stockholders are not included in current stockholder profits.

3. It should be noted that, if there are any restrictions on the share of profits from participating business which may inure to the benefit of stockholders, any variation in the choice of reserve method or assumptions will have only a limited effect on the stockholders' profits from this business. In this instance, the actuary should recognize that, although his choice of assumptions will affect the incidence of emergence of profits on this business, a share (perhaps the major portion) of any amount so released will flow directly from the policy reserves to the Participating Policyholders' Account.

### RECOMMENDATION 7: STATEMENT OF ACTUARIAL OPINION FOR LIFE INSURANCE COMPANY STATUTORY ANNUAL STATEMENTS

(Published December, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. This Recommendation delineates the responsibility of the actuary in signing the type of statement of actuarial opinion which is described in the Instructions to the NAIC life and accident and health blank as adopted at the June 1975 meeting of the NAIC Blanks Subcommittee. Such opinion relates to the policy and contract reserves and other actuarial items contained in an Annual Statement of a Life Insurance Company to a state regulatory authority, i.e., the "Statutory Statement."
2. The Instructions require that such a statement express the opinion of the actuary as to whether such reserves and other actuarial items:
  - (i) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
  - (ii) are based on actuarial assumptions which produce reserves at least as great as those called for in any policy or contract provision as to reserve basis and method, and are in accordance with all other policy or contract provisions,
  - (iii) meet the requirements of the insurance laws of (state of domicile),
  - (iv) make a good and sufficient provision for all unmatured obligations of the company guaranteed under the terms of its policies,
  - (v) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding yearend,
  - (vi) include provision for all actuarial reserves and related statement items which ought to be established.

Paragraphs 4 through 9 comment on these six responsibilities.

3. The Statement of Actuarial Opinion should list the items and amounts on which the actuary expresses an opinion. The list should include but not

necessarily be limited to the aggregate reserve for life policies and contracts (Exhibit 8 of the Statement), aggregate reserve for accident and health policies (Exhibit 9 of the Statement), net deferred and uncollected premiums, and policy and contract claims liability at the end of the current year (Exhibit 11, Part 1 of the Statement). The actuary need not extend his or her review to items other than those specified in the Instructions, except possibly in instances where such items are computed by means of a long-term discounting of future payments which are dependent upon the occurrence of events in the future. Examples of such items might include additional reserves for optional modes of settlement at maturity, optional nonforfeiture benefits, additional reserves for excess mortality under group conversion policies, reserves involving life contingencies under Separate Account contracts; reserves for group pension deposit type contracts, and other such items if not included in Exhibits 8, 9 and 11, Part 1.

4. "Commonly accepted actuarial standards" and "sound actuarial principles" emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actuaries; the professional journals of the Society of Actuaries, its predecessors, the Conference of Actuaries in Public Practice and the Casualty Actuarial Society; recognized actuarial textbooks; and regulations of the National Association of Insurance Commissioners and of State Insurance Departments. The Study Notes for candidates for membership in the Society of Actuaries are also valuable parts of the literature, but it should be kept in mind that the Study Notes are intended primarily to teach basic principles rather than to specify operating instructions. The actuary's judgment in developing the standards for the actuarial computation must take into account the specific characteristics of the policies with respect to which the actuary is expressing an opinion.
5. A significant element in the examination of actuarial assumptions and methods is a consideration of the policy and contract provisions affecting the reserves or other actuarial items which ought to be established. The following is a list of examples—not intended to be complete—of policy provisions which should be considered: the contractual treatment of fractional premiums paid beyond the date of death; interest guarantees under premium or retirement deposit funds; conversion rights under renewable and convertible term policies; rate guarantees under optional settlement provisions; extended benefits under Group policies; and maternity benefits.
6. The actuary should also check the valuation requirements of the state of domicile of the company on whose reserves he or she is expressing an opinion. The actuary should be aware of the prescribed valuation procedures; the minimum reserve basis and valuation method applicable to each policy series. Examples of prescribed valuation procedures to be

considered are requirements that reserves may not be less than the corresponding cash surrender values, and that deficiency reserves for any premium deficiency must be held. Each specified minimum reserve basis generally relates to policies of a given year of issue (or in the case of group annuity contracts, to annuities purchased under those contracts in a given year or years).

7. It is important to note that the actuary is expressing an opinion on the adequacy in the aggregate of all the enumerated reserves and that possible deficiencies for individual components of the total reserves may be offset by margins in other items. In most circumstances the actuary may be able, by examination of the interest, mortality and morbidity assumptions and the company's prior experience under those assumptions, to form an opinion as to whether the conservative intent of the statutory provision has been met in the selection of valuation assumptions. In those instances wherein there is evidence that because of company experience or practices, inappropriate or inadequate statutory reserve standards, or extraordinary external events occurring prior to the Statement date, the statutory reserves might not make good and sufficient provision for unmatured obligations, then the actuary should make further tests (possibly by a gross premium valuation as described in general terms below) before expressing an opinion as to such policy reserves and other actuarial items.

A gross premium valuation may be made for an entire line of business or a major block of business. The results of such a gross premium valuation for a line or block of business are considered satisfactory for this purpose if the current reserve on the reserve basis being tested provides an appropriate margin over the excess of:

- a) the then present value of future benefits and anticipated expenses,

over

- b) the then present value of future guaranteed gross premiums

using interest, mortality, morbidity, lapse, expense and any other appropriate assumptions selected as of the valuation date reflecting actual and anticipated experience. Provision for the expense of administration of non-premium paying policies should be made. Model office, sampling and other approximation techniques are appropriate if the actuary is satisfied that the results are indicative for the line or block of business being tested.

With respect to both the claim liabilities in Exhibit 11, Part 1, and the net deferred and uncollected premium amount, it is incumbent upon the actuary to pay particular attention to such factors as payment patterns, the mix of business by plan (especially health plans) and accounting cut-off dates.

8. If there is any change in the actuarial assumptions or methods from those previously employed, that change should be mentioned in the ac-



tuarial statement. The adoption for new issues of an actuarial assumption or method which differs from a corresponding assumption or method for prior issues is not a change in actuarial assumptions or methods within the meaning of this paragraph. Similarly, where the determination of reserves or claim liabilities is based on the periodic updating of experience data, such periodic updating is not a change in actuarial assumptions or methods within the meaning of this paragraph; examples could include reserves or claim liabilities for recently incurred claims (e.g., within two years or less) under disability and accident and health benefits.

9. A statement that provision has been made for all actuarial items which ought to be established is an affirmation by the actuary that he or she was thorough in his or her consideration of the first five points enumerated in paragraph 2, and that recommendations as to these items have been carried out to his or her satisfaction.
10. The statement of actuarial opinion should include (1) a paragraph identifying the actuary and indicating his relationship with the company; (2) a scope paragraph identifying the subjects on which an opinion is to be expressed and describing the scope of the actuary's work; and (3) an opinion paragraph expressing his or her opinion with regard to such subjects. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his or her opinion or to explain some aspect of the Annual Statement which is not already sufficiently explained in the Annual Statement.

#### INTERPRETATION 7-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

(Published December, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. An actuary stating an actuarial opinion in a Statutory Annual Statement is expressing a personal opinion for which the actuary takes full responsibility, except to the extent to which the opinion indicates reliance on other opinions. However, the actuary will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers. The actuary should not ordinarily indicate, in the opinion, reliance on such other persons.
2. The Instructions include wording appropriate for use in the case where the actuary relies on an accounting firm for the accuracy of the inforce inventory. That wording is appropriate for use where the accounting firm maintains the company inforce inventory. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the inforce inventory, since it is the intent of the Instructions that the actuary indicate reliance, if at all, on the person or firm directly responsible for maintaining the inforce.

3. Most life insurance companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case the one actuary should sign the opinion as called for by the Instructions. However, in a life insurance company where no one actuary has sufficient knowledge of the actuarial items to enable him to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial reporting responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to comply with the Instructions requiring the "statement of a qualified actuary . . . ." The question should also be considered where a company actuary is responsible for some actuarial statement items and an outside actuarial consultant is responsible for others.

In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear to the Committee to be in accordance with the intent of the Instructions and satisfactory from a professional standpoint:

- a) One actuary could state an opinion as to all the actuarial items, and indicate reliance on another actuary's statement of opinion, also included on the same page of the Statement, as to that portion of the actuarial items for which the second actuary, rather than the first, takes responsibility.
- b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement should clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion. Below each actuary's signature there should be added such words as "with respect to (line of business—Life, Group, Health, Annuity, etc., as appropriate) actuarial items."

#### INTERPRETATION 7-B: ADEQUACY OF RESERVES

(Published December, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. The actuarial opinion deals with policy and contract reserves and other actuarial items. It does not call upon the actuary to express an opinion with regard to the general assets of the company. The NAIC spells out the valuation bases for assets in some considerable detail, and it is expected that the actuary can rely on the company's valuation of assets in accordance with those procedures, and the resulting portfolio yield as expressed in the Annual Statement, in determining valuation interest assumptions.

2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unmatured obligations of the company . . .", the actuary should evaluate the actuarial assumptions used by comparison with plausible sets of adverse circumstances and in relation to the time periods over which such circumstances can plausibly be expected to prevail. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would imply an excessive level of pricing of the insurance product, and good actuarial practice does not encompass such a degree of conservatism.
3. The comments on gross premium valuation in the seventh paragraph of Recommendation 7 refer to "an appropriate margin" over the gross premium reserves. Appropriateness of the margin should be judged in the manner described in paragraph 2 above. That gross premium valuation is a test for solvency under assumptions based on actual and anticipated experience. Therefore, the following factors should be considered:
  - a) trends in the company's unit expense rates, including but not limited to the impact of inflation and of changes in productivity of company staff and equipment upon such expense rates;
  - b) consistency between the trends in annual statement portfolio yield rates and the inflation assumption used for unit expense rates; and
  - c) the extent to which policy dividends may be reduced in the future, if solvency is in question.

#### INTERPRETATION 7-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Published December, 1975 by the Committee on Life Insurance Company Financial Reporting Principles)

1. The Instructions to the NAIC Life and Accident and Health Blank as adopted at the June 1975 meeting of the NAIC Blanks Subcommittee require the actuary to state an opinion, if formed, whether unqualified or not. If the opinion is qualified or adverse, the reason(s) for that opinion should be explicitly stated.
2. The following is an example, for illustrative purposes, of language which might be included in an actuary's qualified statement of opinion in a Statutory Statement. The language should indicate the actuary's estimate of the amount of reserve inadequacy, and should follow the scope paragraph and precede the opinion paragraph:

The company holds aggregate life insurance, annuity and accident and health insurance reserves of \$\_\_\_\_\_. Although this amount meets the statutory requirements of the state of \_\_\_\_\_, it does not appear adequate in the light of the company's experience.

Tests indicate this amount would have to be increased to approximately \$\_\_\_\_\_ to make a good and sufficient provision for the unmatured obligations under the company's policies and contracts.

(When appropriate the actuary may identify specific reserve items which are inadequate.)

The opinion paragraph should then begin:

In my opinion, except for the matter referred to in the preceding paragraph, the amounts carried in the balance sheet on account of the actuarial items identified above

(i) ...

(a listing of the items of the statement of opinion)

The illustrative language should be modified as needed to meet the circumstances of a particular case, and the actuary should, in all events, use language which clearly expresses the actuary's professional judgment.

3. If the inadequacy exceeds Statement surplus, the qualifying paragraph should so state.

# PENSION PLAN RECOMMENDATIONS AND INTERPRETATIONS

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Recommendations of the Committee on Actuarial Principles and Practices in Connection with Pension Plans are published in accordance with procedures prescribed by the Board of Directors.

Opinion A-4 of "Opinions as to Professional Conduct" further requires that

" . . . . the actuary take into consideration the published Recommendations of the Academy's Committee on Actuarial Principles and Practices in Connection with Pension Plans. An actuary who uses principles or practices which deviate materially from such Recommendations must be prepared to support his particular use of such principles or practices and should include in his report appropriate and explicit information with respect to such deviation."

The Committee recognizes the need for professional judgment based on individual circumstances. Accordingly, Recommendations are limited, to the extent feasible consistent with their objectives, to basic statements.

## A. CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

### SECTION 1. GENERAL

- 1.1 Opinion A-4 describes the basic responsibilities of the actuary in the application of actuarial principles and practices under pension plans. This Recommendation sets forth generally accepted principles and practices with respect to the calculation of actuarial present values under pension plans, other than social insurance programs. This Recommendation is not intended to encompass the calculation of insurance company statutory reserves.
- 1.2 The great growth of American pension plans has occurred since the Second World War. During this period actuarial procedures and techniques have been in a continual state of development. As a result, this Recommendation is intended to be applicable on a prospective basis only.
- 1.3 Pension plans covered by this Recommendation are those which provide benefits on retirement, and which may also provide benefits on death, disability, or termination of employment. Such a plan may be:

- (a) a single employer program
- (b) a multiemployer program
- (c) a governmental program (other than a social insurance program)
- (d) a program sponsored by a labor union or a trade, fraternal or other association.

1.4 The Plan may be financed through the medium of:

- (a) a trust fund with individual trustees
- (b) a trust fund with one or more corporate trustees
- (c) one or more insurance company contracts
- (d) a split-funded arrangement, using insurance contracts and other funds
- (e) a pay-as-you-go arrangement without an intermediary funding medium, possibly with reserves accumulated on the books of the sponsor or sponsors.

1.5 Calculations of actuarial present values are not generally required with respect to benefits provided under:

- (a) profit-sharing, savings or money purchase plans; or
- (b) insurance contracts to the extent such benefits have been fully purchased and guaranteed by payment of the appropriate premiums.

However, if an actuarial present value of such benefits is to be prepared, the actuary should proceed in accordance with this Recommendation.

1.6 RECOMMENDATION A(1): If an actuary uses procedures which deviate materially from those prescribed in the Recommendations set forth below, he should be prepared to support his particular use of such procedures and should include in his report an appropriate and explicit statement with respect to the nature, rationale and effect of such deviations.

## SECTION 2. DEFINITION OF ACTUARIAL PRESENT VALUE

2.1 An actuarial present value is the value as of a specified date of an amount or series of amounts payable or receivable thereafter, where each amount is:

- (a) adjusted for the probable effect of intervening events (such as changes in compensation levels, Social Security, marital status, etc.),
- (b) multiplied by the probability of the occurrence of the event (such as survival, death, disability, termination of employment, etc.) on which the payment is conditioned, and
- (c) discounted according to an assumed rate (or rates) of investment return.

2.2 Actuarial present value calculations are made not only to determine the present value of future benefit payments under a pension plan, but also for the purpose of computing prospective costs or contributions to a pension plan funded under one of the actuarial cost methods described in Section 4. Depending upon the actuarial cost method, the calculation of prospective costs or contributions may require calculation of one or more of the following:

- (a) present value of total projected benefits
- (b) present value of accrued benefits
- (c) present value of future normal costs
- (d) present value of future contributions of plan participants
- (e) present value of future compensation of plan participants
- (f) present value of uniform amounts per life payable over future years of participation.

2.3 Actuarial present values also encompass the calculation of a quantity variously referred to as "accrued liability," "part service liability," and "supplemental liability". In this Recommendation the term "supplemental present value" is used to describe this quantity. In some actuarial cost methods, "supplemental present value" is not a direct present value of specific benefits, but instead is an amount derived from other present values (e.g., an amount equal to the excess of the present value of total projected benefits over the present value of future normal costs).

### SECTION 3. PURPOSES OF ACTUARIAL PRESENT VALUES

3.1 The purposes for which actuarial present values are computed generally fall into three broad categories.

- (a) Calculations for purposes of determining actuarial cost and benefit recommendations, and related information. Examples are calculations related to:
  - (i) recommendations as to the estimated cost for defined benefit plans



- (ii) recommendations as to the type and level of benefits for defined contribution plans
  - (iii) contributions required under minimum funding standards imposed by statute or regulations
  - (iv) maximum contributions deductible for Federal income tax purposes
  - (v) information required for the sponsor's financial statements
  - (vi) information required with respect to plan design
  - (vii) progress towards a desired funding goal.
- (b) Calculations for purposes of determining the adequacy of available assets held for benefits specified by the plan. Examples are calculations related to:
  - (i) present value of accrued benefits
  - (ii) present value of nonforfeitable (vested) benefits
  - (iii) experience surplus or deficiency
  - (iv) present value of benefits payable in the event of plan termination
  - (v) information required with respect to plan mergers, acquisitions and spin-offs
  - (vi) expected future benefits or dividend return from fully purchased insurance or annuity contracts.
- (c) Calculations for purposes of determining alternative forms of benefit payments, on an actuarial equivalent basis. Examples are calculations related to:
  - (i) postretirement survivor options
  - (ii) preretirement survivor options
  - (iii) period certain options
  - (iv) lump sum settlements
  - (v) Social Security adjustment options
  - (vi) early retirement benefits
  - (vii) postponed retirement benefits.

**SECTION 4. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE COST AND BENEFIT RECOMMENDATIONS**

- 4.1 The actuarial terminology for pension plans has been developed in a relatively uncontrolled environment. Notwithstanding several attempts to standardize and clarify pension actuarial nomenclature, some of the more commonly used terms are poorly defined or misleading. This is particularly so with respect to the names given to actuarial cost methods. In an attempt to solve this problem, the Committee on Pensions of the Society of Actuaries is developing recommended terminology. Upon completion of this task, the list of acceptable actuarial cost methods given in the next paragraph will be amended to conform with the recommendations of that Committee.

Actuarial Cost Methods

- 4.2 Calculations prepared for purposes of determining cost recommendations under fixed benefit plans or benefits under fixed contribution plans require the calculation of present values of prospective costs to plan sponsors and/or participants and are thus directly related to the actuarial cost method employed. Actuarial cost methods generally fall into two broad categories:

(a) Projected benefit method

(i) individual level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(ii) aggregate level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(b) Accrued benefit method

(i) unit benefit cost

(A) one year current cost with supplemental present value.

An appropriate variation of these methods is "the frozen initial cost method" under which the supplemental present value is the sum of the

actuarial value of assets and the unamortized portion of the frozen initial value.

- 4.3 Actuarial cost methods have, in the past, generally been applied to the existing population of plan participants without (closed group method) or with allowance for replacement of terminated employees, but not generally with allowance for changes in the size and structure of the workforce. However, actuarial cost methods based upon projections of the existing workforce (open group method) adjusted for expected future changes in the nature of the workforce are also recognized and accepted.
- 4.4 The accrued benefit method has, in the past, generally been based upon units of benefits accrued to the calculation date using historical records. The accrued benefit method as applied by first projecting retirement benefits to expected retirement on the basis of relevant actuarial assumptions is also recognized and accepted. The present value of benefits accrued to date, and the current cost, are then based upon appropriate prorated portions of the total present value of the projected benefit, with such proration based upon service or, if appropriate, compensation. To determine the total projected benefit at retirement, actuarial assumptions should be made, as applicable, with respect to salary scale, prospective entitlement to early retirement benefits in excess of those having actuarial values equivalent to the accrued normal retirement benefits, projection of Social Security benefits and taxable earnings, etc. As used in this latter context, the accrued benefit method has some of the attributes of a projected benefit method.
- 4.5 **RECOMMENDATION A(2):** All of the above listed actuarial cost methods are generally acceptable. The accrued benefit method is acceptable with respect to a "final salary" plan (one whose benefit formula is related to compensation in the years immediately preceding retirement or other termination) only if the actuary calculates the normal cost as the appropriate pro rata portion of benefits projected to expected retirement or other future termination date.
- 4.6 In conjunction with any of the above actuarial cost methods, it may be considered appropriate to determine the current annual cost of ancillary benefits (such as disability and preretirement death benefits) by applying the one-year term cost method, provided that the developing annual cost for such ancillary benefits is expected to remain relatively stable, or the cost exposure is relatively minor in relation to the cost of the entire plan.
- 4.7 Other actuarial cost methods are in use, and new methods and techniques are continually being developed.
- 4.8 **RECOMMENDATION A(3):** The development of new methods and techniques is encouraged. However, until such other methods and

techniques become generally acceptable actuarial procedures, an actuary using an alternative actuarial cost method should be prepared to support his method or technique and should include in his report appropriate and explicit information with respect to the distinguishing nature of the alternative cost method and the difference in effect, if material, of such method from the results under one of the methods set forth above.

- 4.9 RECOMMENDATION A(4): The extent to which benefits of a plan should be funded in advance of the date when they must be paid is a decision to be made by the plan sponsor, with the assistance of the actuary, in light of many factors, including regulatory requirements, collective bargaining considerations, financial practices, accounting considerations and alternative uses of money. If the funding pattern differs from the long-term pattern consistent with the Recommendations set forth herein, the actuary should disclose the trend of the funding pattern, and should indicate, at least approximately, the expected impact of such funding pattern on future pension costs.

#### SECTION 5. CALCULATION OF ACTUARIAL PRESENT VALUES TO DETERMINE ADEQUACY OF AVAILABLE ASSETS

- 5.1 The actuary should be prepared to indicate the status of the funding of a plan. Normally, this may be done by comparing the plan's assets as of a given date, as defined by the asset valuation method chosen by the actuary, with the actuarial present values of the benefits under the plan, calculated in accordance with the actuarial cost method used for determining pension cost or benefit recommendations.
- 5.2 The actuary may be required to calculate actuarial present values of accrued benefits, where such calculations are supplemental to, and independent of, calculations made under the actuarial cost method used for determining pension cost or benefit recommendations. Such supplemental calculations of actuarial present values would normally fall into three broad categories as set forth in the rest of this Section.

#### 5.3 Present Value of Benefits Payable Upon Plan Termination

RECOMMENDATION A(5): Where calculations are required to determine the actuarial present value of benefits payable in the event of a plan termination, the actuary should calculate the actuarial present value of benefits payable for each ordered class of employees in accordance with termination priorities specified in the plan. He should first determine the plan benefits for each covered employee on the basis of his history of pay, service, and other appropriate factors, as if the plan were terminating as of the calculation date. He should then calculate the present value of such benefits by applying actuarial assumptions appropriate to a plan in the process of termination, such assumptions generally being limited to mortality, investment return and expense charges.

## 5.4

Present Value of "Vested" Benefits

RECOMMENDATION A(6): Where calculations are required in the case of an active plan to determine the actuarial present value of "vested" benefits, as for example under APB Opinion No. 8, the actuary should calculate, in accordance with the provisions of the plan, the accrued benefit for each covered employee based upon his history of pay, service, and other appropriate factors as of the calculation date. This benefit should then be multiplied by the vesting percentage defined under the plan, based upon his age and service as of the calculation date.

- 5.5 The actuary should then calculate the present value of such benefits by applying factors based on actuarial assumptions applicable to an active plan situation, such assumptions to include the timing of expected commencement of benefits, mortality, investment return, etc., and to be consistent with the plan's actuarial asset valuation method. The calculation should be made in accordance with the following procedures to the extent they are applicable:

- (a) No recognition should be given to any benefit to which a covered employee could, only through advancement in age or service while in active employment, become entitled.
- (b) Cost-of-living or other benefit increases specified by the plan and assumed to occur after retirement, death or other termination should be recognized.
- (c) There should be no projection of Social Security benefits or Social Security covered earnings, other than that specified by the plan for the purpose of determining the benefit of a covered employee who retires or terminates service on the calculation date.

- 5.6 Actuaries should, of course, be prepared to isolate the present value of "vested" benefits subject to the termination insurance provisions of The Employee Retirement Income Security Act of 1974.

5.7 Present Value of Accrued Benefits Under an Active Plan

It is recognized that actuaries have varying opinions as to the best measure of the present value of accrued benefits under an active plan.

- 5.8 Under many pension plans, benefits accrued to the calculation date are directly computed on the basis of historical employee records. In such cases the most common procedure currently in use is to calculate the present value of accrued benefits on the basis of such directly computed accrued benefits.
- 5.9 A substantial number of pension plans, however, contain features such that an actuary may wish to employ an alternative calculation. Examples of such plans are:

- (a) plans with maximum credited service provisions
- (b) plans with Social Security offset provisions where credited service used to compute such offsets is limited to a shorter period of credited service than that used to compute the gross pension benefit
- (c) plans providing early retirement benefits with an actuarial value greater than the value of the accrued benefit to which the participant would be entitled commencing at normal retirement date
- (d) plans with automatic cost-of-living increases
- (e) contributory plans under which the plan's accrued benefit may have a value less than that of accumulated employee contributions.

5.10 RECOMMENDATION A(7): The procedure used to determine the present value of accrued benefits under an active plan should reflect the actuary's best judgment as to the most meaningful figure for such actuarial present value in light of the purposes for which the calculation is to be used. In presenting his results, the actuary's report should clearly indicate the treatment afforded to the following:

- (a) the manner in which benefits are calculated in the case of a plan which limits the number of years that may be credited
- (b) whether a projection of future earnings was applied in calculating benefits accrued to the calculation date
- (c) whether recognition was given to any benefits which, if an employee continued in employment, could become payable before normal retirement age with an actuarial value greater than the value of the accrued normal retirement benefit
- (d) whether benefit increases scheduled to occur after retirement were recognized
- (e) whether Social Security benefits, under an integrated offset plan, were reflected in full or prorated
- (f) where average Social Security covered earnings, if applicable under an integrated step-up plan, were related to past service only, or projected to normal retirement
- (g) whether the actuarial assumptions used for this purpose were different from the assumptions used to determine total pension plan costs or contributions; if they were, the report should indicate the reasons therefor and the effect thereof.

## SECTION 6. ACTUARIAL ASSUMPTIONS

- 6.1 The selection of actuarial assumptions is a critical factor in the development of actuarial present values, but it is not within the scope of this Recommendation to discuss, in depth, the selection of individual actuarial assumptions.

6.2 Identification of Actuarial Assumptions

In preparing present value calculations in accordance with this Recommendation, the actuary should consider the applicability of actuarial assumptions to such items as:

- |  |  |
|--|--|
| (a) normal retirement                      | (i) family composition                             |
| (b) early retirement                       | (j) marriage, remarriage and divorce               |
| (c) deferred retirement                    | (k) investment return                              |
| (d) salary scale                           | (l) Social Security benefits and taxable wage base |
| (e) mortality                              | (m) administrative expense                         |
| (f) disability and disability recovery     | (n) new entrants                                   |
| (g) voluntary termination                  |  |
| (h) involuntary termination                |  |
| (o) election of optional forms of benefit. |  |

6.3 Selection of Actuarial Assumptions

RECOMMENDATION A(8): The actuarial assumptions selected should reflect the actuary's best judgment of future events affecting the related actuarial present value. They should take into account the actual experience of the covered group to the extent information is available and applicable, but in recognition of the nature of a pension plan, they should also reflect expected long-term future trends rather than give undue weight to recent past experience.

- 6.4 The actuary should consider the impact of inflation and the method of valuing assets in selecting the actuarial assumptions to be used.
- 6.5 The actuary should give consideration to the reasonableness of each actuarial assumption independently on the basis of its own merits and to the combined impact of all the assumptions.
- 6.6 The actuary should give careful attention to changes in plan design which may significantly alter the level and trend of expected future experience. For example, a liberalization of early retirement benefits may make advisable a revision in the retirement assumptions.
- 6.7 The actuary, in choosing assumptions appropriate to the calculation of an actuarial present value, should take into account, to the extent he

deems suitable, general or specific information available from other sources, including the plan sponsor, plan administrator, investment managers, accountants, economists, etc. As a result of these considerations, the actuary may develop actuarial assumptions which differ from plan to plan, and the Committee recognizes that such differences may exist.

- 6.8 The actuary may find it desirable to assume a conservative posture in selecting actuarial assumptions in conjunction with the actuarial cost method employed, bearing in mind the degree of uncertainty in assumptions and the potential for adverse fluctuation.

#### SECTION 7. DATA EMPLOYED

- 7.1 **RECOMMENDATION A(9):** The actuary preparing a present value calculation in accordance with these Recommendations should make a clear statement as to the source and adequacy of the employee data used as a basis for the calculation.
- 7.2 He should indicate the extent to which the calculation is based on incomplete or unreported data, the probable effect on the accuracy of the calculation, and the adjustment made in the actuarial present values to correct for such incomplete or unreported data.
- 7.3 The actuary should satisfy himself as to the internal consistency of the data and their comparability with data used in prior calculations.

#### SECTION 8. VALUATION OF ASSETS FOR ACTUARIAL PURPOSES

- 8.1 **RECOMMENDATION A(10):** If an actuarial present value is being compared with the value of available assets, the actuary should make a clear statement of the asset valuation method used. In choosing an asset valuation method he should give consideration to the appreciation (or depreciation) in the value of the assets so as to reflect, in a manner consistent with the investment return assumption used in the calculation of the related actuarial present value, the expected long-range growth of the plan's investments while eliminating the effect of short-term volatility.
- 8.2 The actuary should satisfy himself as to the applicability of the asset information used.
- 8.3 In any such actuarial calculation, current market value of assets, if not used directly for the comparison, should be reported as a footnote. It is recognized that in certain situations, such as plan termination, merger, spin-off, etc., the direct use of current market value may be desirable or required by statute or regulations.
- 8.4 If the actuarial present value is to be compared with the market value of the plan's current assets, and the plan's actuarial basis uses another



method to measure such assets for actuarial purposes, the actuary should either:

- (a) recognize any inconsistency between the investment return assumption used in the present value determination and the investment return assumption that would be consistent with the market value of the assets, or
- (b) redetermine the present value using an investment return assumption consistent with the market value of the assets.

#### SECTION 9. APPROXIMATIONS

- 9.1 RECOMMENDATION A(11): Where it would be unreasonable to make a calculation of an actuarial present value in accordance with this Recommendation because of the cost of preparation or other significant factors (such as plans covering few participants), the actuary should use appropriate approximations consistent with the intent of this Recommendation.

#### SECTION 10. RELATIONSHIP WITH OTHER PROFESSIONS

- 10.1 The actuary must always maintain his sense of integrity and act as a professional in relation to those to whom he renders services, to plan participants, to his employer and fellow employees, to members of the actuarial and other professions, and to society at large.
- 10.2 The actuary is expected to rely on his own knowledge, training and experience. If questions are raised with respect to the appropriateness of actuarial cost methods and/or actuarial assumptions, he should be prepared to have such cost methods and/or assumptions reviewed by another actuary.
- 10.3 RECOMMENDATION A(12): In preparing calculations for the purposes of determining actuarial present values, the actuary should give adequate recognition to the responsibilities of other professions and to the requirements of clients in dealing with such other professions. He should, in accordance with Opinion A-3 of the Opinions as to Professional Conduct, furnish all actuarial information pertinent to such responsibilities and requirements. If questions are raised with respect to the appropriateness of actuarial cost methods or actuarial assumptions, the actuary should be prepared to have such cost methods or assumptions reviewed by another actuary.

## B. RECOGNITION OF INFLATION IN THE CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

### SECTION 1. INTRODUCTION

- 1.1 This Recommendation supplements the Recommendation regarding the Calculation of Actuarial Present Values Under Pension Plans, as such calculations are affected by inflation.
- 1.2 The great growth of American pension plans has occurred since the Second World War. During most of those years inflation was not a major factor in the economy. For example, between 1948 and 1967, the Consumer Price Index increased at an average annual rate of less than 2.00%. Also, over those years pension funds were investing an increasing proportion of their assets in common stocks, and were achieving a rate of return that substantially exceeded the rate of inflation. However, beginning in the late 1960's this relationship changed dramatically, as shown by the following table:

Calendar Years	Equivalent Annual Rate of Growth	
	Consumer Price Index	S&P 500 Stock Index*
1921-25	-1.53	12.84
1926-30	-2.10	9.38
1931-35	-3.04	2.08
1936-40	0.38	1.60
1941-45	5.25	17.36
1946-50	6.57	9.88
1951-55	1.43	23.93
1956-60	2.12	8.93
1961-65	1.33	13.27
1966-70	4.54	3.33
1971-75	6.91	3.25
1921-1975	1.93	9.42

\*With reinvestment of dividends

The experience of these years illustrates the profound impact of inflation on pension plans, as well as the difficulty of dealing with this subject.

### SECTION 2. SCOPE

- 2.1 The effects of possible future changes in pension plan provisions due to inflation are not encompassed by this Recommendation.
- 2.2 Certain types of pension plan benefit formulas react either poorly or not at all to rising wage levels. For example, flat dollar pensions or pensions based on career average earnings may become progressively less adequate under inflationary conditions unless benefit formulas are revised. If the benefits of a plan are not to be allowed to become in-

adequate, changes in these types of benefit formulas may be expected under inflationary conditions. In addition, retirement plans which have a history of providing ad hoc postretirement increases could be expected to continue postretirement increases during inflationary periods.

- 2.3 While the effects of possible future changes in pension plan provisions due to inflation are not encompassed by this Recommendation, the actuary should, nevertheless, be prepared, when requested, to anticipate such changes in developing long range expected cost patterns following the Recommendations set forth herein.

### SECTION 3. DEFINITION OF INFLATION

- 3.1 Inflation is the economic condition of rising unit price levels, usually associated with increases in wage levels and high interest rates.
- 3.2 The relationships among prices, cost-of-living, wages and productivity are important in any consideration of the effects of inflation.
- 3.3 The effect of changing unit price levels on a particular individual or group is dependent on the mix of goods and services used by that individual or group. This concept is recognized in measuring cost-of-living changes by assuming a particular mix of goods and services to be representative of the group considered.
- 3.4 The most widely used measure of changes in the cost-of-living is the Consumer Price Index. A number of labor agreements and pension plans use the CPI to measure cost-of-living changes. The structure and limitations of the CPI should be understood by the actuary. The CPI measures the relative price changes in a given "market basket" of goods and services for a hypothetical urban area wage-earning family. Although adjustments for changes in the quality of consumer durable goods are occasionally made by the Bureau of Labor Statistics, the CPI does not provide a comprehensive measure of changes in the quality of the market basket's constituents. Substitutions of new goods and services to reflect life style changes are introduced at wide intervals, approximately once each decade. Furthermore, the CPI omits the effect of important types of expenditures, notably income taxes and Social Security taxes.
- 3.5 Wage levels are affected by inflation and changes in productivity. Productivity increases tend to produce or to make possible increased wages. Some portion of productivity gains, but generally not all, may be reflected in increases in wages without being inflationary. Conversely, a condition of wages increasing faster than an appropriate share of productivity gains results in pressure for price increases. All of these pressures on wage levels, which are often complex and difficult to measure, act within the framework of supply and demand for labor and within the legal-regulatory environment.

**SECTION 4. THE EFFECT OF INFLATION ON ACTUARIAL ASSUMPTIONS**

4.1 The expectation of rising prices, rising wages and higher interest rates affects the actuarial assumptions employed in calculating actuarial present values, recognizing the long-term nature of such assumptions. The actuarial assumptions directly affected by inflation include the following:

- (1) Salary increases—Salaries increase as a result of merit raises, promotions in grade, and increases in wage levels because of improved productivity. In addition, the general level of salaries and wages will tend to increase with inflation.
- (2) Investment return—The rate of investment return may be expected to be affected by inflation and other economic factors. Such factors may affect the various categories of investments in different directions and/or degrees.
- (3) Social Security benefit and taxable wage base changes—The Social Security Act, as amended in 1972, provides for automatic adjustment of benefits based on changes in the Consumer Price Index. The taxable wage base is also adjusted as changes occur in average covered wages. Either or both of these factors will affect the benefits of pension plans integrated with Social Security.
- (4) Direct benefit increases—Benefits under some pension plans are adjusted directly and automatically for inflationary effects. Included in this category are adjustments in retirement benefits related to changes in the Consumer Price Index or the average wages of plan members.

It is recognized that actuaries may have differing opinions as to the impact of a given expected rate of inflation upon each of the above actuarial assumptions.

- 4.2 The actuarial assumptions which may be indirectly affected by inflation include rates of disablement, termination of disabled status, employment termination, and retirement.
- 4.3 The effects of inflation may be recognized in actuarial assumptions either explicitly or implicitly.
  - (1) Explicit recognition of inflation means that each actuarial assumption is chosen as the actuary's estimate, with a suitable allowance for adverse fluctuations, of the plan's average long-term future experience with respect to that assumption, recognizing the expected rate of inflation, if any. Explicit recognition extends to each actuarial assumption having a material effect on actuarial present values. Thus, the investment return assumption repre-

sents the actuary's expectation of the future return on the pension fund's assets, and should be consistent with the method of valuation of assets for actuarial purposes. Similarly, assumptions as to future salaries, Social Security benefits, or Consumer Price Index levels individually represent the actuary's expectation for future changes in these factors related to the expected rate of inflation assumed.

- (2) Implicit recognition of inflation in actuarial assumptions means that two or more material actuarial assumptions do not individually represent the actuary's expectation of average future experience, but that the aggregate effect of their combined use results in costs which currently are approximately the same as if explicit recognition had been given to inflation in each actuarial assumption. For example, the actuary might assume rates of investment return and salary increase which are each lower than he expects will actually be experienced.

4.4 Many actuaries have traditionally used the implicit approach. In part they did so to avoid making an unconservative appraisal of future investment experience. In addition, inflation was not seen as a factor of the importance it has assumed in recent years either in its effect on pension plan benefits or on rates of investment return. Undesirable consequences of making an explicit allowance for future inflation which proved to be unconservative were seen to be:

- the need to increase pension plan contributions in the future.
- reduced funding flexibility because of lower tax deductible limits on plan contributions.

4.5 The greater impact of inflation on pension costs in recent years has led to increasing use of an explicit recognition of inflation in each actuarial assumption, the preferred approach.

4.6 The explicit approach allows each assumption to be judged in the light of the observer's experience and expertise. This is particularly important in the selection of the investment return assumption because of the general public awareness and understanding of investment return. Without explicit recognition of inflation in the investment return assumption:

- (i) the expectation from a pension fund's investment policy may be misunderstood;
- (ii) erroneous conclusions may be drawn from comparisons between the actuarial investment return assumption and the fund's actual investment performance.

4.7 Other advantages of an explicit approach include:

*Pension Plan Recommendations and Interpretations*

- the relative cost significance of specific existing plan provisions, and the impact on costs of potential changes in plan provisions will be more accurately portrayed;
- the relationship between each actuarial assumption and the plan's experience with respect to that factor may be more accurately determined; i.e., actuarial gains and losses may be analyzed more effectively;
- the value of optional plan benefits, particularly lump-sum settlements, will bear a more equitable relationship to one another;
- the present value of vested benefits will be more realistically estimated;
- there will generally be a lesser need to change assumptions due to a change in plan design than under the implicit approach;
- since inflation will generally have an impact on several actuarial assumptions, it will be easier and more direct for the actuary to determine (and for his client to understand) that the chosen assumptions represent a proper balancing of the various assumptions involving inflation than under the implicit approach.

4.8 In arriving at an explicit assumption with respect to inflation, the actuary may find it desirable to assume a conservative posture, bearing in mind the degree of uncertainty involved and the potential for adverse fluctuation. It should be recognized that in the absence of automatic postretirement increases, a lower assumed rate of inflation will generally produce a higher current pension cost.

4.9 Because of this built-in margin of conservatism in an uncertain area, and because of historical practice, some actuaries may wish to continue the use of the implicit approach. The implicit method, while not the preferred approach, if properly applied provides an acceptable method of recognizing inflation and should not be equated with nonrecognition of inflation. If the implicit method is used, the actuary must be sure that the counterbalancing effects of inflation on various assumptions are properly reflected in all assumptions, and do not, for example, reflect some element of inflation in the assumed investment return without recognizing it in future salary increases.

#### SECTION 5. PREDICTABILITY OF INFLATION

5.1 The rate of inflation depends upon general economic factors. The pattern of the general economy is difficult to forecast for any extended period of time and is also subject to government intervention which can significantly alter any underlying long-term pattern or trend.

5.2 Nevertheless, the difficulty of predicting the effects of inflation upon the economy is not an acceptable reason for failing to recognize in-

flation in actuarial present value calculations. In some instances, it may be appropriate to make several actuarial present value calculations under a variety of inflation assumptions including an assumption of no inflation. In this way, the sensitivity of the results to various assumptions and their interrelationships can be measured against the intrinsic uncertainty of the assumptions.

#### SECTION 6. RECOMMENDATIONS

- 6.1 RECOMMENDATION B(1): The actuary should take into account any expected material effects of inflation upon the calculation of actuarial present values and pension plan costs. If the effect of inflation is recognized explicitly, the anticipated effects of inflation should be directly recognized in every actuarial assumption it affects. If the effect of inflation is recognized indirectly, by implicit methods, the actuary should discuss the manner in which inflation is taken into account. (This is necessary since the implicit method tends to mask the extent to which inflation is recognized in the assumptions.)
- 6.2 Regardless of the method, explicit or implicit, certain assumptions may include planned margins of conservatism, often appearing to be at substantial variance with current, short-term experience. Accordingly, the actuary should discuss the inflation assumptions in greater depth than would be necessary when describing actuarial assumptions with respect to which inflation is not a consideration.

#### SECTION 7. TRANSITIONAL RECOMMENDATIONS

- 7.1 An actuary for a plan covering few employees often uses approximations and other special methods of determining present values, in recognition of the administrative expense attendant upon more refined techniques. Little guidance is presently available to aid such an actuary in choosing techniques which will properly reflect this Recommendation. Until appropriate approximation techniques have been developed through actuarial research, it is not feasible to limit the procedures to be used by actuaries for small plans to those procedures recommended above.
- 7.2 For larger plans, using more sophisticated actuarial procedures, it may similarly be impractical to effect these Recommendations immediately. Reasonable delay is acceptable to allow conversion of existing actuarial techniques to those recommended. In particular, for many plans a review of actuarial procedures and assumptions is undertaken regularly, but less frequently than annually. The adoption of any change in procedures is thus uneconomical except at the time of regular review. In such cases, conformance to these Recommendations should occur at the next regular review date.

# INTERPRETATION 1: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CALCULATION OF THE ACTUARIAL PRESENT VALUE OF VESTED BENEFITS

Recommendation A(6) defines acceptable practice for calculating the actuarial present value of vested benefits of an active plan, as required, for example, by APB Opinion No. 8. The procedures described in paragraphs 5.4 and 5.5 of Recommendation A are intended to produce results consistent with the APB Opinion No. 8 definition:

"The *actuarially computed value of vested benefits*, as used in this Opinion [APB Opinion No. 8], represents the present value, at the date of determination, of the sum of (a) the benefits expected to become payable to former employees who have retired, or who have terminated service with vested rights, at the date of determination; and (b) the benefits, based on service rendered prior to the date of determination, expected to become payable at future dates to present employees, taking into account the probable time that employees will retire, at the vesting percentages applicable at the date of determination."

The implication of Recommendation A(6) for an APB No. 8 calculation for an ongoing plan is illustrated by the following example:

## a) Given

- (i) benefit level of \$10 per month per year of service.
- (ii) normal retirement at age 65. Retirement not compulsory.
- (iii) unreduced benefits upon early retirement from active employment at age 62 with 20 years of service.
- (iv) unreduced benefits upon early retirement from active employment prior to age 62 with 30 years of service. Social Security make-up benefits of \$200 per month payable until age 62.
- (v) reduced benefits upon early retirement from active employment at ages 55-62 with 20 years of service. Reduction is 4% for each year by which retirement precedes 62.
- (vi) deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.
- (vii) the actuary uses a full range of decrements including termination rates at *all* ages, and retirement rates at *all* ages where applicable.

## b) The following calculations are intended:

- (i) employee age 35 with 5 years of service; no value.
- (ii) employee age 45 with 15 years of service; value deferred monthly benefit of \$150 per month, payable at age 65, with



eligibility activated using valuation assumptions as to termination and retirement rates from 45 to 65.

- (iii) employee age 50 with 20 years of service; value deferred monthly benefit of \$200 per month, payable at age 65, with eligibility activated using valuation assumptions as to termination and retirement rates from 50 to 65.
- (iv) employee age 55 with 20 years of service; value monthly benefit of \$200 commencing at expected retirement using valuation assumptions as to retirement rates at each age from 55 to 65, and reduced by the actuarial reduction factor at retirement (e.g. 72% at age 55, 76% at age 56, etc.).
- (v) employee age 55 with 30 years of service; value monthly benefit of \$300 commencing at expected retirement using valuation assumptions as to retirement rates at each age from 55 to 65, plus temporary monthly benefit of \$200 payable to age 62 with respect to expectation of retirement prior to age 62.
- (vi) employee age 62 with 20 years of service; value monthly benefit of \$200 commencing at expected retirement rates using valuation assumptions as to retirement at each age from 62 to 65.
- (vii) employee age 66 with 10 years of service; value monthly benefit of \$100 commencing immediately.

If benefits payable under the plan prior to normal retirement are provided on an actuarially equivalent basis, calculations may be simplified by applying appropriate deferred annuity values to the accrued monthly benefit.

If the plan *does* provide benefits payable prior to normal retirement date in excess of an actuarial equivalent benefit, calculations may similarly be simplified for those employees who have not attained sufficient age and/or service to qualify for such benefits. In this case also the simplification consists of applying appropriate deferred annuity values to the accrued monthly benefit applicable to such employees.

It should be noted that Recommendation A(6) applies to calculations for an active plan which customarily involve many employees who have not terminated. It is recognized that on occasion computations assuming employment and/or plan termination may be necessary, for example to fulfill plan termination or other requirements of ERISA. Under such circumstances appropriate modifications of the above procedures must be made, as described in Recommendation A(5).

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The application form is designed to develop sufficient information concerning both the applicant's actuarial education and experience in responsible actuarial work to enable the Admissions Committee to determine whether the established requirements for admission are satisfied. The applicant should be sure to give complete information with respect to each section of the application. If insufficient space is provided for this purpose, a supplemental statement should be appended to the application. Applications should be filled in legibly, preferably typewritten.

A nonrefundable application fee of \$25 must accompany the application. This is a charge for processing the application and will not be applied toward the payment of dues for those candidates accepted. Application fees paid by candidates who are not accepted will not be refunded.

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