

AMERICAN
ACADEMY
of
ACTUARIES

1978 Year Book



1978 Year Book—American Academy of Actuaries

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
of
ACTUARIES

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 cooperative 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. BORNHUEITER, <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 MUSHER
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 I. 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

**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

HENRY B. RAMSEY, JR.
JACK E. WOOD

**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

WILLIAM A. HALVORSON

RONALD L. BORNHUEFTER

RICHARD S. ROBERTSON

DOUGLAS C. BORTON

JULIUS VOGEL

ROBERT G. ESPIE

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 STEMPTEL, 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

W. JAMES MACGINNITIE

ROBERT L. COLLETT

RICHARD S. MILLER

A. NORMAN CROWDER, III

GEORGE D. MORISON

LINDA B. EMORY

STEVEN H. NEWMAN

ROBERT F. HEMRICH

RODGER R. PATRICK

JOHN F. HOOK

ELIZABETH C. POSTON

ROBERT H. HOSKINS

GARY N. SEE

FREDERICK W. KILBOURNE

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 | ARNOLD M. MALASKY |
| JARVIS FARLEY | JOHN H. MUETTERIES |
| CHARLES T. P. GALLOWAY | HARRY R. RICHARDS |
| RICHARD G. HORN | STUART A. ROBERTSON |
| JAMES S. MAINE | 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 | ROBERT F. REDDINGTON |
| DANIEL F. CASE | HARRY R. RICHARDS |
| ROBERT H. DOBSON | LARRY R. ROBINSON |
| RALPH J. HEALEY, JR. | STANLEY B. TULIN |
| WILLIAM A. PORTER | DAVID YANIS |
| FREDERICK E. RAACH | |

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 | EDWIN B. LANCASTER |
| DONALD F. CAMPBELL | RICHARD A. LEGGETT |
| ANDREW DELANEY | CHANDLER L. MCKELVEY |
| HERBERT L. DEPRENGER | JOHN HAYNES MILLER |
| LESTER B. DROPKIN | JOHN B. MOORE |
| RICHARD M. FRIDLEY | THOMAS E. MURRIN |
| LLOYD K. FRIEDMAN | CHARLES A. ORMSBY |
| DATON GILBERT | RODGER R. PATRICK |
| WILLIAM J. HAZAM | CHARLES A. SIEGFRIED |
| JOHN F. HOOK | H. RAYMOND STRONG |
| REUBEN I. JACOBSON | 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 | D. ALAN LITTLE |
| LYND T. BLATCHFORD | ALLAN C. LUND |
| GERALD F. BOULET | JEROME J. MCKOSKEY |
| HAROLD J. BROWNLEE | ELIZABETH C. POSTON |
| ELSBETH T. ERBE | ALAN RICHARDS |
| ARVIN L. HEILMAN | ROBERT P. RYAN |
| ROBERT F. HEMRICH | DAVID A. SKOVRON |
| RICHARD S. HESTER, SR. | ROBERT G. UTTER |
| SHEPHERD M. HOLCOMBE | HAROLD G. WIEBKE |
| ROBERT L. KNOWLES | |

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. | CHARLES C. HEWITT, JR. |
| THOMAS N. E. GREVILLE | 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 | ROBERT J. MYERS |
| PRESTON C. BASSETT | CECIL J. NESBITT |
| GEORGE E. BELL, III | A. HAEWORTH ROBERTSON |
| THOMAS P. BLEAKNEY | RUTH E. SALZMANN |
| HOWARD J. LEVIN | VERNON J. SWITZER |
| RICHARD J. MELLMAN | 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

CHANDLER L. MCKELVEY

HERBERT J. BOOTHROYD

ROBERT A. MILLER, III

WILLARD A. HARTMAN

RICHARD V. MINCK

DANIEL F. McGINN

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

DONALD F. CAMPBELL

DAVID R. BICKERSTAFF

GARY J. GWIDT

DOUGLAS C. BORTON

M. STANLEY HUGHEY

THOMAS P. BOWLES, JR.

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 H. DREYER

ROBERT A. BAILEY

STANLEY R. FREILICH

ALAN C. CURRY

HUGH GILLESPIE

HERBERT L. DEPRENGER

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 | RICHARD G. HORN, AAA |
| SAMUEL N. AIN, CAPP | FRANK LIVSEY, CIA |
| JAMES F. A. BIGGS, SOA | JAMES S. MAINE, FAA |
| J. JACQUES DESCHENES, CIA | CHANDLER L. MCKELVEY, SOA |
| SAMUEL B. ECKLER, CIA | JOHN H. MUETTERTIES, CAS |
| JAMES A. FABER, CAS | JOSEPH MUSHER, CAPP |
| JARVIS FARLEY, AAA | RICHARD J. ROTH, CAS |
| DONALD S. GRUBBS, JR., CAPP | 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 | E. SYDNEY JACKSON, SOA |
| PHILLIP N. BEN-ZVI, CAS | JEFFREY T. LANGE, CAS |
| ROBERT F. BRUCE, FAA | HORACE W. MCCUBBIN, CIA |
| JACQUES FAILLE, CIA | CARROLL E. NELSON, CAPP |
| L. BLAKE FEWSTER, CIA | WILLIAM H. SCHMIDT, SOA |
| JOHN A. FIBIGER, AAA | ROBERT J. SCHULER, CAS |
| CARL H. FISCHER, CAPP | ROBERT H. TAYLOR, CAPP |
| PETER L. HUTCHINGS, AAA | BERT A. WINTER, SOA |

TRUSTEES OF THE ACTUARIAL EDUCATION AND RESEARCH FUND

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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*.

E. PAUL BARNHART, SOA
EDWIN F. BOYNTON, AAA
CLAUDE J. CASTONGUAY, CIA
DALE R. GUSTAFSON, AAA
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CHARLES B. H. WATSON, CAPP
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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.

E. PAUL BARNHART, SOA
RONALD L. BORNHUEITTER, CAS
CHARLES F. COOK, CAS
ALASTAIR S. FERNIE, CIA
L. BLAKE FEWSTER, SOA
ROBERT B. FOSTER, CAS

EDWARD H. FRIEND, AAA
WALTER L. GRACE, AAA
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 | 1966-67 | | |
|---------------------------------|------------------------|---------------------------------|--|
| HENRY F. ROOD | <i>President</i> | THOMAS E. MURRIN | |
| THOMAS E. MURRIN | <i>President-Elect</i> | JOHN H. MILLER | |
| FRANK J. GADIENT | <i>Vice-Presidents</i> | FRANK J. GADIENT | |
| LAURENCE H. LONGLEY-COOK | | LAURENCE H. LONGLEY-COOK | |
| JOHN H. MILLER | | H. RAYMOND STRONG | |
| H. RAYMOND STRONG | | ANDREW C. WEBSTER | |
| GEORGE M. BRYCE | <i>Secretary</i> | NORTON E. MASTERSON | |
| ROBERT E. BRUCE | <i>Treasurer</i> | ROBERT E. BRUCE | |
| 1967-68 | 1968-69 | | |
| JOHN H. MILLER | <i>President</i> | WENDELL MILLIMAN | |
| WENDELL MILLIMAN | <i>President-Elect</i> | WALTER L. RUGLAND | |
| EDWARD D. BROWN, JR. | <i>Vice-Presidents</i> | EDWARD D. BROWN, JR. | |
| WILLIAM J. LESLIE, JR. | | WILLIAM J. LESLIE, JR. | |
| FRANK J. GADIENT | | PAUL T. ROTTER | |
| ALLEN L. MAYERSON | | HAROLD W. SCHLOSS | |
| NORTON E. MASTERSON | | NORTON E. MASTERSON | |
| ROBERT E. BRUCE | <i>Secretary</i> | ROBERT E. BRUCE | |
| | <i>Treasurer</i> | | |
| 1969-70 | 1970-71 | | |
| WALTER L. RUGLAND | <i>President</i> | H. RAYMOND STRONG | |
| H. RAYMOND STRONG | <i>President-Elect</i> | ROBERT J. MYERS | |
| PAUL T. ROTTER | <i>Vice-Presidents</i> | DONALD F. CAMPBELL | |
| HAROLD W. SCHLOSS | | JOHN K. DYER | |
| DONALD F. CAMPBELL | | HAROLD E. CURRY | |
| ROBERT J. MYERS | | MORTON D. MILLER | |
| NORTON E. MASTERSON | | WILLIAM A. HALVORSON | |
| ROBERT E. BRUCE | <i>Secretary</i> | ROBERT E. BRUCE | |
| | <i>Treasurer</i> | | |
| 1971-72 | 1972-73 | | |
| ROBERT J. MYERS | <i>President</i> | MORTON D. MILLER | |
| MORTON D. MILLER | <i>President-Elect</i> | ERNEST J. MOORHEAD | |
| HAROLD E. CURRY | <i>Vice-Presidents</i> | ROBERT E. BRUCE | |
| ERNEST J. MOORHEAD | | JULIUS VOGEL | |
| ROBERT E. BRUCE | | REUBEN I. JACOBSON | |
| JULIUS VOGEL | | DANIEL J. McNAMARA | |
| WILLIAM A. HALVORSON | | WILLIAM A. HALVORSON | |
| DALE R. GUSTAFSON | <i>Secretary</i> | DALE R. GUSTAFSON | |
| | <i>Treasurer</i> | | |
| 1973-74 | 1974-75 | | |
| ERNEST J. MOORHEAD | <i>President</i> | DANIEL J. McNAMARA | |
| DANIEL J. McNAMARA | <i>President-Elect</i> | THOMAS P. BOWLES, JR. | |
| WILLIAM A. HALVORSON | <i>Vice-Presidents</i> | RICHARD L. JOHE | |
| REUBEN I. JACOBSON | | ROBERT C. WINTERS | |
| THOMAS P. BOWLES, JR. | | EDWIN F. BOYNTON | |
| RICHARD L. JOHE | | KENNETH H. ROSS | |
| WALTER S. RUGLAND | | WALTER S. RUGLAND | |
| DALE R. GUSTAFSON | <i>Secretary</i> | DALE R. GUSTAFSON | |
| | <i>Treasurer</i> | | |

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. BORNHUETER
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 |
| | 3,816 | 602 | 4,418 |
| Membership, December 1, 1977 | | | |

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, 1977 |
|---------------------------|--------------------------|--------------------------|--|
| | As of July 1, 1976 | 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), CON-
FERENCE OF ACTUARIES IN PUBLIC PRACTICE
(CAPP), FRATERNAL ACTUARIAL ASSOCIATION
(FAA), AND SOCIETY OF ACTUARIES (SOA).**

(As of December 1, 1977)

| | CAS | CAPP | FAA | SOA |
|--------------------------|------------|------------|-----------|--------------|
| Members | | | | |
| 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 |
| Affiliates | | | | |
| In one only | | 2 | | 104 |
| Grand Total | 427 | 546 | 95 | 3,054 |

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 |
| ABEGGLEIN, THOMAS E., A.S.A., Actuarial Manager, A. S. Hansen, Inc., 711 Louisiana St., Houston, Texas 77002 | ae 1976 |
| ADKEMEIER, 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., 615 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

| | Enrolled |
|--|----------|
| ADAMS, PATRICIA M., F.S.A., Actuarial Associate, Hartford Ins. Group, Hartford, Conn. 06115 | 1976 |
| ADAMS, SAMUEL P., F.S.A., 304 N. Second St., Leland, Mich. 49664 | *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 |
| AHUIJA, 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, 2108 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*1985 |
| ALLEN, HOWARD D., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. | 02117 | *1965 |
| 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 |
| ALTSCHELER, 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. | 30328 | 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

| | | Enrolled |
|---|----|----------|
| ANGELL, DONALD C., President, Angell & Disend, Inc., P.O. Box 4710, Rumford, R.I. 02916 | | 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, Santurce, 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 Lulin 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 |

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| ATTWOOD, JAMES A., F.S.A., Executive Vice-President, Group Operations, Equitable Life Assur. Society, New York, N. Y. 10019 | | e*1965 |
| ATTWOOD, 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 | | 1966 |
| 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, 1600 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 |
| BAIIN, 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 | | 1978 |

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| 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 | |
| BAILIE, ALEXANDER J., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N. Y. 10010 | *1965 | |
| BAILIN, 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, RAFAŁ J., F.C.A.S., Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa. 19108 | *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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| 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 |
| BARKE, 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 287, 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. Kihei Rd., #705, Kihei, 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 | | 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., 882 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. 80203 | | 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 | | *1985 |
| 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 1986 |
| BEARDSLEY, CHARLES M., F.S.A., F.C.I.A., F.C.A., Chairman and Chief Executive Officer, Booke & 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 | | 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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| BENESKI, FRANK A., Assistant Secretary and Manager, Connecticut General Life Ins. Co., Hartford, Conn. 06152 | | |
| 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., 7364 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 5800, 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 |
| BERQUIST, 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 | | 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 Stratford 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.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.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 |
| BILSEBORROW, 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 |

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| BISCOGLIA, RAYMOND J., F.S.A., Wakely & Associates, 1467 Belleair Rd., Clearwater, Fla. 33516 | | 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 Wilmot 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 1966 |
| 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., 1629 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., Tillinghast, 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., 811 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 | | 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 | |
| BLOYER, 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 | | 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 |
| BOOTHROYD, 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 |
| BORNHUECKER, 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. 02067 | | 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 |

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| 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. | 60606 | 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 |

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| BRIGHT, HENRY, F.S.A., Actuary, The Wyatt Co., 90 Park Ave., New York, N. Y. 10016 | e 1967 |
| 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. 53006 | 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 |

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

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| 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. Alpia 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 |
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| 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 | | *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. 06108 | | 1968 |
| 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 Tower 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 |

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

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| 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 | | 1968 |
| 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 |
| CARBERY, 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, Boone & 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 | | 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 | ac 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 1968 | |
| 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 C. (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 | ac 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 | |

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

| | | Enrolled |
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| 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.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 |

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

| | | Enrolled |
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| 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 | |
| CHIAPPETTA, THOMAS M., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 200 Executive Dr., Brookfield, Wis. 53005 | 1977 | |
| CHILD, 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., 814 Capitol St., Richmond, Va. 23219 | *1965 | |
| CHRISTMAN, JOSEPH A., F.S.A., 428 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 | |
| CILLIÉ, 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., 65 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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| | | Enrolled |
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| CLARKE, JOHN W., F.S.A., F.C.A.S., A.C.A., 1020 Woodmere Rd., Santa Maria, Calif. 93454 | | 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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Membership

| | | Enrolled |
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| COLE, LINDEN N., F.S.A., Second Vice-President and Actuary, Mutual Benefit Life Ins. Co., Newark, N. J. 07101 | | *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 |
| COMEY, 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 |
| CONFREY, 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 |

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

| | | Enrolled |
|---|--|----------|
| CONRAD, FLORENCE S. (Miss), F.C.A., Supervisor, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N. Y. 10020 | | e*1965 |
| CONRAD, JEAN G. (Mrs.), F.C.A., F.F.A.A., Actuary, Conrad, Nelson & Co., 423 Bulkley 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. 01610 | | 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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| COSBURN, W. DALE, F.S.A., F.C.I.A., Group Actuary, Imperial Life Assur. Co., | | 1967 |
| Toronto, Ontario M4V 1N7 | | |
| COSTELLO, EDWARD T., M.C.A., A.S.A., Consulting Actuary, Alexander & | e | 1970 |
| Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606 | | |
| COSTON, THOMAS L., F.S.A., Senior Vice-President and Actuary, Transport | | 1972 |
| Life Ins. Co., Fort Worth, Texas 76102 | | |
| COUFAL, NORMA J., F.S.A., Assistant Actuary, Bankers Life Nebraska, | | 1977 |
| Lincoln, Nebr. 68508 | | |
| COUTTS, ALAN H., A.S.A., F.C.A., F.C.I.A., Actuary, The Wyatt Co., | e | 1966 |
| 90 Park Ave., New York, N. Y. 10016 | | |
| COWAN, PAUL C., A.S.A., F.C.A., President and Chief Actuary, | e | 1966 |
| Cowan Actuarial Co., Hibben Bldg., Cincinnati, Ohio 45202 | | |
| COWARD, LAURENCE E., A.S.A., F.C.I.A., F.C.A., Executive Vice- | | 1967 |
| President, William M. Mercer Ltd., 7 King St., E., Toronto, | | |
| Ontario M5C 1A5 | | |
| COWELL, MICHAEL J., F.S.A., Vice-President and Chief Actuary, | *1965 | |
| State Mutual Life Assur. Co. of America, Worcester, Mass. 01605 | | |
| COWEN, JAMES L., A.S.A., F.C.A., Vice-President and Actuary, Eugene M. | e | 1966 |
| Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114 | | |
| COX, CHARLES D., F.S.A., Actuary-Individual Ins., Shenandoah Life Ins. Co., | | 1977 |
| Roanoke, Va. 24029 | | |
| COX, DAVID S., F.S.A., Vice-President and Actuary, Provident Life & | | 1977 |
| Accident Ins. Co., Chattanooga, Tenn. 37402 | | |
| CRACOE, ARTHUR C., F.S.A., Senior Vice-President, Actuarial, Franklin Life | e*1965 | |
| Ins. Co., Springfield, Ill. 62713 | | |
| 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, | | 1967 |
| Texas 78205 | | |
| CRAIG, ROBERT E., III, A.S.A., Assistant Actuary, Pan-American Life Ins. Co., | | 1966 |
| New Orleans, La. 70119 | | |
| CRANDALL, HAROLD E., F.S.A., Consulting Actuary, P.O. Box 707, Alhambra, | e | 1971 |
| Calif. 91802 | | |
| CRANDALL, WILLIAM H., F.C.A.S., Vice-President, Security Ins. Group, | | 1971 |
| Hartford, Conn. 06101 | | |
| CRANE, HOWARD G., F.C.A.S., Vice-President and Consultant, 456 Hawthorne | *1965 | |
| Pl., Ridgewood, N. J. 07450 | | |
| CRAPO, RAYMOND L., F.S.A., Consulting Actuary, 1629 K St., N.W., #5101, | e*1965 | |
| Washington, D.C. 20006 | | |
| CRAWFORD, ANGUS L., F.C.A., A.S.A., Consulting Actuary, Coates & | e*1965 | |
| Crawford, Inc., 44 Montgomery St., San Francisco, Calif. 94104 | | |
| CRAWFORD, DAVID, F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., | e | 1970 |
| Washington, D.C. 20006 | | |
| CRAWFORD, J. DICKSON, F.S.A., F.C.I.A., Vice-President, U.S. Operations, | e | 1968 |
| North American Life Assur. Co., Toronto, Ontario | | |
| CRAWFORD, JOHN P., M.C.A., Consulting Actuary, 4545 N. Lincoln Blvd., | | 1966 |
| Oklahoma City, Okla. 73105 | | |
| CRAWFORD, WILLIAM H., A.C.A.S., 329 Avila Way, San Mateo, Calif. 94402 | 1966 | |
| CREHAN, HERBERT F., Manager, Noncash Compensation, Hay/Huggins | ae | 1977 |
| Benefits Consultants, One Boston Pl., Boston, Mass. 02108 | | |
| CRIMMINS, JOSEPH B., F.S.A., 949-B Heritage Village, Southbury, | e*1965 | |
| Conn. 06488 | | |
| CRISP, ROBERT C., Manager, William M. Mercer, 1221 Avenue of the | ae | 1976 |
| Americas, New York, N. Y. 10020 | | |
| CROCKER, THOMAS F., F.C.A., Actuary, California Public Employees' | e | 1968 |
| Retirement System, Sacramento, Calif. 95809 | | |
| CROFTS, GEOFFREY, F.S.A., A.C.A.S., Dean and Director, Graduate School of | *1965 | |
| Actuarial Science, Northeastern University, 360 Huntington Ave., Boston, | | |
| Mass. 02115 | | |
| CRONQUIST, NEIL R., F.S.A., M.C.A., Principal, Peat, Marwick, Mitchell | e | 1971 |
| & Co., 345 Park Ave., New York, N. Y. 10022 | | |
| CROOT, DARREL J., F.S.A., A.C.A., Manager, A. S. Hansen, Inc., | e*1965 | |
| 529 Fifth Ave., New York, N. Y. 10017 | | |

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

| | Enrolled |
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| 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, Datair, 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., 16 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 | *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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| | | Enrolled ae 1976 |
|---|---------|---------------------|
| CUZZACRE, DENISE Q., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019 | | |
| 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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Membership

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| | Enrolled |
|---|----------|
| DAVI, RONALD J., Regional Director, Group Pensions, Metropolitan Life Ins. Co., New York, N. Y. 10010 | ae 1977 |
| 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, REX 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 2380, Los Angeles, Calif. 90024 | ae 1976 |

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

| | | Enrolled |
|--|--------|----------|
| DE GEETER, ROBERT E., F.S.A., Buchanan & Lewis, Inc., 7540 Lyndon B. Johnson Fwy., Dallas, Texas 75240 | | 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. 90084 | | 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 | e | 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.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 |

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

Membership

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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. 06158 | 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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| | | Enrolled |
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| DORFMAN, EUGENE F., F.S.A., Actuary, Health Insurance, Guardian Life Ins. Co., New York, N.Y. 10003 | | *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. 20075 | | 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 Stratford 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 |
| DRONBYK, 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 | 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, LYNDA 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. 08825 | 1976 |
| DUDA, ARLENE, Assistant Actuary, George B. Buck 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 I., 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 |
| DUTSON, PATRICK A., Staff Consultant, Meidinger & Assoc., Inc., 3440 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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| | | Enrolled ae 1976 |
|---|---------|---------------------|
| EARL, RONALD D., Senior Actuarial Assistant, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402 | | |
| 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.C.I.A., A.C. Eddy, Inc., 1899 Walnut Ln., Rocky River, Ohio 44116 | e*1965 | |
| EDDY, C. MANTON, F.S.A., 51 Hunter Dr., West Hartford, Conn. 06107 | *1965 | |
| EDDE, 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 | | *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 |
| EILER, BURNESS 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 |
| ELLIASON, 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.L.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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| | | Enrolled |
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| EMORY, LINDA B. (Mrs.), F.S.A., Vice President and Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308 | | 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. 60635 | | 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. 46203 | | *1965 |
| EVANS, EVAN L., 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 |
| FYRE, HARRY C., F.S.A., Vice-President and Group Insurance Manager, Nationwide Life Ins. Co., Columbus, Ohio 43215 | | *1965 |

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| 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*1985 |
| 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 1968 |
| 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 | 1968 |
| 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 1978 |
| 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 L., 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 1976 |
| 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 |

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

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| 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 | |
| FELDMOSE, 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 1388, 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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| | Enrolled *1965 |
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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 | 1967 |
| FICKES, JERRY W., 10008 Master Dr., Overland Park, Kans. 66212 | ae 1976 |
| FIDDLER, TOM L., A.S.A., Group Actuarial Associate, American National Ins. Co., Galveston, Texas 77550 | 1977 |
| FIELD, ROBERT, F.S.A., Independent Order of Foresters, Don Mills, Ontario | 1968 |
| FIELD, WARREN A., F.S.A., Vice-President and Actuary, Meidinger & Assoc., Inc., One Crown Center, Kansas City, Mo. 64108 | e 1969 |
| 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. 10577 | 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. 92087 | *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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| | | Enrolled |
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| FIXMER, JOHN P., F.S.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015 | | 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 1968 |
| FORKER, DAVID C., F.C.A.S., Commercial Actuary, Allstate Ins. Co., Northbrook, Ill. 60062 | | 1968 |
| 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 | | 1976 |
| 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, Forsler & 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, Booke 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 | | 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 |
| FRIEDRICHSEN, 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 |
| FRIICHTENICHT, 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., 1981 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 1978 |
| 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 | | 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 M8G 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 |
| GARDNER, 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 | | *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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Membership

| | | 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 | |

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

| | Enrolled |
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| GIBBS, RICHARD L., F.S.A., Assistant Actuary, Teachers Ins. & Annuity Assn., New York, N. Y. 10017 | 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 Wilmot 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 |
| GILLI, 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 | 1968 |
| 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 |
| GINNSBERG, 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 |

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

| | | Enrolled |
|--|--|----------|
| GLADSTONE, DAVID M., F.S.A., Consulting Actuary, Hazlehurst & Assoc., Inc., 400 108th N.E., Bellevue, Wash. 98004 | | 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 |
| 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 1968 |
| 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 |
| GOGIN, 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 | | 1976 |
| 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

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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. _____
Name _____ Mrs. _____
Ms. _____
Miss _____

Address _____

(Zip code or Zone)

(Signature)

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 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) _____
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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

| | Enrolled |
|---|----------|
| GOLDTHORPE, RONALD A., F.S.A., Assistant Actuary, Canada Life Assur. Co., Toronto, Ontario M5B 1R8 | 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., 218 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 |

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| | | 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, Book & 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., 118 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 |
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| GREFF, HERBERT D., Partner, Meeks & Co., 921 Chatham Lane, Columbus, Ohio 43221 | | ae 1976 |
| 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 1967 |
| 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. 60152 | | 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, ELIA 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 |

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| | | Enrolled |
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| 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. Kosco, 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 |
| GUILIANA, 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 |
| QUINN, 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 |

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| | | Enrolled |
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| HAGEWOOD, WILLIAM D., A.C.A., Senior Vice-President-Administration, American Defender Life Ins. Co., Raleigh, N. C. 27605 | | 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 | | 1968 |
| 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, 600 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. 20016 | | 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 |

Membership

| | | Enrolled e 1971 |
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| HANEBERG, RONALD L., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001 | | |
| 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. 84105 | 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., Boone 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 | |
| HAROOTUNIAN, 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 | |

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| 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 | 1978 |
| 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, Polycomb Financial Services, 15250 Ventura Blvd., Sherman Oaks, Calif. 91403 | ae | 1976 |
| HARROLD, STEVEN A., F.S.A., Tillingshast, 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., 12180 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 |
| HAUKE, 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 | | 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.I.A., Tillinghast, Nelson & Warren, Inc., 98 Cutler 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.C.I.A., F.C.A., Consulting Actuary, 54 Daniel Dr., Fredericton, New Brunswick E3B 4X8 | | 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 |

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

| | | Enrolled |
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| 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 |
| HELM, RICHARD L., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307 | 1977 | |
| HELM, 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 | |
| HELMAN, ROBERT C., Actuarial Staff Assistant, Continental Assur. Co., Chicago, Ill. 60685 | 1968 | |
| HEMICH, 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 |
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| 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 1968 |
| 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. 80601 | *1965 |
| HIGGINS, EDWARD A., A.S.A., Market Analyst, National Life Ins. Co., Montpelier, Vt. 05602 | 1968 |
| 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 | 1968 |
| 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 |
| HINRICHES, 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 |
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| 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 |
| HOBES, 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 |
| HOFTART, 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 |
| HOHAUS, 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 Wilmot 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 |

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

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| HOLT, WILLIAM T., F.C.A.S., Group Actuary, United & Mutual of Omaha, Omaha, Nebr. 68131 | | 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 | c* | 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, Stennies & Assoc. Inc., 619 Savings & Loan Bldg., Des Moines, Iowa 50309 | e | 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 | | 1986 |
| HORROCKS, GEOFFREY, F.S.A., F.C.I.A., William M. Mercer, Ltd., 7 King St., E., Toronto, Ontario M5C 1A5 | | 1969 |
| HORST, PAMELA K., Consultant, Data Plans, Inc., 3733 University Blvd., W., Jacksonville, Fla. 32217 | ae | 1976 |
| HOSKIN, 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 | c* | 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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| 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 Kernes 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 1968 |
| 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 1968 |
| 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., 3618 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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| 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, 866 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 | | 1968 |
| 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 |
| INGENTHRON, 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 |

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

| | | Enrolled |
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| INGRAM, ROBERT J., F.S.A., Group Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402 | | 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.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 |

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| 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., 10809 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 |

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

Membership

| | | Enrolled |
|--|---------|----------|
| JAMES, KENNY E., F.S.A., Consultant, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015 | | 1976 |
| JAMIESON, 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. 48226 | 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 | 1968 | |
| 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 13547, 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, Sayings & 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 Ins. Group, Detroit, Mich. 48226 | *1965 | |
| JOHNSON, 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 | |

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

Membership

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| | Enrolled |
|---|----------|
| JOHNSON, JERRY L., F.S.A., F.C.A., Consulting Actuary, P.O. Box 1752, Largo, Fla. 33540 | 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 1968 |
| 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 | 1968 |
| JONES, MATT B., JR., F.S.A., Actuarial Director, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117 | 1968 |

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

Membership

| | | Enrolled |
|---|-------|----------|
| JONES, NATHAN F., F.S.A., A.C.A.S., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N. J. | 07101 | *1965 |
| 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. | 06115 | *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, 505 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 |

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

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|---|----|----------|
| 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, PHILLIP, 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 |

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

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| 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 |
| KEMPKEN, 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 | | 1966 |
| KIDD, THOMAS D., F.S.A., F.C.I.A., The Wyatt Co., 550-49 Granville St., Vancouver, British Columbia V6C 1T2 | | 1975 |
| KIDWELL, W. DUANE, F.S.A., Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608 | e*1965 | |
| KIEFER, JAMES C., A.S.A., Powers, Carpenter & Hall Inc., 7701 Forsyth Bldg., St. Louis, Mo. 63105 | | 1975 |
| KIELEY, JOHN, F.S.A., Consultant, Hewitt Associates, 666 Glenbrook Rd., Stamford, Conn. 06906 | e | 1977 |
| KIENTZ, DOROTHY L. (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 5800, 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 | 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*1966 |
| 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 Wilmot Rd., Deerfield, Ill. | 60015 | ae 1976 |
| KLUEH, 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.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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| KONICKI, JOHN P., Senior Actuarial Consultant, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115 | | |
| KONOFSKY, 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., Karagheorghi 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 |
| KRAEGEL, 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, Hanseco Ins. Co., Boston, Mass. 02117 | | e 1970 |
| KREAMER, JAMES R., F.S.A., Actuary, The Wyatt Co., 233 S. Wacker Dr., Suite 5800, 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 |
| KRIKPE, 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 | | *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 |
| KUNKEMUELLER, 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 1978 |
| LACTER, 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 | | |
| 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 B., Pension Manager, Boise Cascade Corp., One Jefferson Square, Boise, Idaho 83728 | | 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., 67 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 |

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

| | | Enrolled ae 1976 |
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| LA VALLEY, SHARLENE, Assistant Manager, National Life Ins. Co., Montpelier, Vt. 05602 | | |
| 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 |
| LAURENCE, JOHN W., JR., F.S.A., Vice-President and Associate Actuary, Howard E. Nyhart Co., 3505 N. Washington Blvd., Indianapolis, Ind. 46208 | | e 1974 |
| LAURENCE, JOSEPH R., F.S.A., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102 | | e 1966 |
| LAURENCE, 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 | | ac 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.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, ANTONY 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 78402 | | 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 |

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

| | Enrolled |
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| LEHMAN, MERLIN R., A.C.A.S., Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701 | 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. 92683 | 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 | 1966 |
| 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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Membership

| | | Enrolled |
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| 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 1E7 | 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. 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 1986 |
| 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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| | | Enrolled |
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| LING, GEORGE S., JR., A.S.A., F.C.A., Vice-President and Secretary. | | 1966 |
| Kruse, O'Connor & Ling, Inc., 1212 N.W. 12th Ave., Gainesville, Fla. 32601 | | |
| 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. 60608 | 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 |
| LOESEK, 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 1978 |
| LONERGAN, CLYDE G., F.S.A., Peal, 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 |
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| 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, EDFLBERT, 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, Meidinger & 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., 1645 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. Lupean 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 |

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

| | | Enrolled e 1970 |
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| 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.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., 280 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. 49506 | | 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 |

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

| | | Enrolled |
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| MAC KINNON, WILL D., F.S.A., 3000 Grand Ave., Des Moines, Iowa 50312 | | *1965 |
| MACKLIN, DONALD F., F.S.A., F.C.I.A., Actuary, Crown Life Ins. Co., Toronto, Ontario M2J 2B8 | | 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 I., 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 |

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

Membership

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| | | Enrolled |
|---|---------|----------|
| MALLIN, MITCHELL, Pension Consultant, The Wyatt Co., 200 First National Bldg., Detroit, Mich. 48226 | 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. 92706 | 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 | 1968 | |
| 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 | |
| MARCOLIS, 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 | |
| MARKLEY, 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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| 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 |
| MASTELLO, 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.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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| | Enrolled ae 1976 |
|---|---------------------|
| MATHERS, RICHARD L., Vice-President, Waters, Parkerson & Co., Inc., Whitney Bank Bldg., New Orleans, La. 70130 | e 1971 |
| MATHIS, THOMAS A., International Dept., E. I. du Pont de Nemours & Co., 1007 Market St., Wilmington, Del. 19898 | 1966 |
| MATHWICK, LLOYD F., A.C.A.S., Vice-President, Group Health & Life, Employers Ins. of Wausau, Wausau, Wis. 54401 | *1965 |
| MATTEODO, SIMONE, JR., F.S.A., Vice-President and Actuary, Equitable Life Assur. Society, New York, N. Y. 10019 | 1966 |
| MATTHEWS, ARTHUR N., 2412 Maiden Ln., Roanoke, Va. 24015 | 1971 |
| MATULICH, EDWARD J., F.S.A., Assistant Vice-President and Group Actuary, Nationwide Corp., Columbus, Ohio 43216 | 1966 |
| 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, Actna Life & Casualty, Hartford, Conn. 06156 | 1969 |
| MAY, ROBERT M., M.C.A., Consulting Actuary, Rudd & Wisdom, 402 Perry-Brooks Bldg., Austin, Texas 78701 | e 1969 |
| MAYNARD, JOHN C., 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 | e 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, Swatz & 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. 90064 | e*1965 |

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

| | | Enrolled |
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| 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. 19889 | | 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 | | 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

| | Enrolled |
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| MC GARRITY, EDWARD C., Manager, Mobil Oil Corp., 150 E. 42nd St., New York, N. Y. 10017 | 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 Strathcona Dr., Town of Mount Royal, Montreal, Quebec H3R 1E6 | 1968 |

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| 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., 24901 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 | |
| MENDELSOHN, 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-le-Grand, 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

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| MERRITT, ROBERT G., Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606 | | 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 Wilmot 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 |

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

| | | Enrolled |
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| MILLER, PHILIP D., Assistant Vice-President, Insurance Services Office, Two World Trade Center, New York, N. Y. 10038 | | 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., 6335 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 Joana, Fountain Valley, Calif. 92708 | e | 1971 |
| MILLING, 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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| 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 |
| MOHNBALATT, 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 |
| MOILIEN, TILMAR A., F.S.A., 8924 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.C.A., Adolphus Tower, Dallas, Texas 75202 | *1965 |
| MOODY, RICHARD L., F.S.A., Consultant, Hewitt Associates, 102 Wilmot 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 | | *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., F. 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 Hendrie 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, Wolman & 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 |

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| MOSKOWITZ, JOSEPH, A.S.A., Senior Actuarial Manager, A.S. Hansen, Inc., 529 Fifth Ave., New York, N. Y. 10017 | 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, Cosville, Wash. 99114 | *1965 | |
| MOULTON, HAROLD B., F.S.A., Director, Aetna Life & Casualty, Hartford, Conn. 06156 | *1965 | |
| MOULTON, 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., 2208 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 | |
| MUETTERTIES, 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 | |

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| 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., 686 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. Latimer, Industrial Relations Consultant, 1625 K St., N.W., Washington, D.C. 20006 | e* | 1965 |
| MUSSER, 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.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 |

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| 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, ae 1976 Atlanta, Ga. 30338 | |
| 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., ae 1976 Milwaukee, Wis. 53202 | |
| 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.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 |
| NICCUM, 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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| NICHOLSON, WENDELL J., F.S.A., F.C.I.A., President, Benefit Services Co., | e 1971 | |
| 1000 Circle Seventy-Five Pkwy., Atlanta, Ga. 30339 | | |
| NICKERSON, BRUCE E., F.S.A., Vice-President, Poly Systems, Inc., 55 E. | e 1969 | |
| Jackson Blvd., Chicago, Ill. 60604 | | |
| NICOL, WILLIAM K., F.S.A., Executive Vice President, Ins. Services, | *1965 | |
| American National Ins. Co., Galveston, Texas 77550 | | |
| NICOLETTI, ANTHONY J., F.S.A., Vice-President and Actuary, Savings Bank | 1969 | |
| Life Ins. Co., Hartford, Conn. 06103 | | |
| NIEHAUS, MYRON S., JR., F.S.A., Vice-President, Aetna Life & Casualty, | *1965 | |
| Hartford, Conn. 06156 | | |
| NIEHUS, BARBARA P., A.S.A., Assistant Actuary, Allstate Ins. Co., | 1977 | |
| Northbrook, Ill. 60062 | | |
| NIEHUS, JON E., F.S.A., Assistant Vice-President and Actuary, Montgomery | 1977 | |
| Ward Life Ins. Co., Chicago, Ill. 60603 | | |
| NIELD, DAVID A., F.S.A., Group Vice-President, Canada Life Assur. Co., | 1975 | |
| Toronto, Ontario M5G 1R8 | | |
| NIESSEN, ABRAHAM M., A.S.A., 7141 N. Kedzie, Chicago, Ill. 60645 | e*1965 | |
| NIGHTENGAL, CHARLES E., F.S.A., Consulting Actuary, The Zischke | e 1974 | |
| Organization, Inc., One Post St., San Francisco, Calif. 94104 | | |
| NIGHTINGALE, WILLIAM R., A.C.A., Actuary, Blue Cross, Washington- | 1972 | |
| Alaska, Inc., 601 Broadway, Seattle, Wash. 98111 | | |
| NIKANDER, JOHN A., F.S.A., Associate Actuary, Aetna Life and Casualty, | e 1973 | |
| Hartford, Conn. 06156 | | |
| NIKELS, ROBERT A., F.S.A., Vice-President, Lincoln National Life Ins. Co., | 1969 | |
| Fort Wayne, Ind. 46801 | | |
| NILAND, MICHAEL T., A.S.A., Systems Developer, Equitable Life Assur. | 1966 | |
| Society, New York, N. Y. 10019 | | |
| NILES, CHARLES L., JR., F.C.A.S., Senior Deputy General Manager and | *1965 | |
| Executive Vice-President, General Accident Fire & Life Assur. Corp. Ltd., | | |
| Philadelphia, Pa. 19106 | | |
| 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, | e*1965 | |
| Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs, N. J. 07632 | | |
| NIPPER, W. WARD, A.S.A., 151 South Rd., Box F, Kingston, R. I. 02881 | 1968 | |
| NOBACK, JOSEPH C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., | *1965 | |
| 200 Executive Dr., Brookfield, Wis. 53005 | | |
| NOBLE, F. PIERCE, F.S.A., A.C.A., Valuation Manager & Consultant, | e 1974 | |
| A. S. Hansen, Inc., First International Bldg., Dallas, Texas 75270 | | |
| 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, Stennes & Assoc., | e 1968 | |
| Inc., 2850 Metro Dr., Minneapolis, Minn. 55420 | | |
| NORMAN, LA LANDER S., F.S.A., F.C.I.A., 139 Maplecrest Dr., Carmel, | e*1965 | |
| Ind. 46032 | | |
| NORRIS, THOMAS J., F.S.A., Vice-President and Actuary, Lincoln Benefit | 1975 | |
| Life Co., Lincoln, Nebr. 68501 | | |
| NORTON, DAVID E., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., | e 1971 | |
| 3131 N.W. 13th St., Gainesville, Fla. 32601 | | |
| NOTARAS, S. GEORGE, F.C.A., Vice-President, McCready & Keene, Inc., | e 1970 | |
| 8041 Knue Rd., Indianapolis, Ind. 46250 | | |
| NOVAK, ROBERT L., A.S.A., Actuarial Associate, New England Life Ins. Co., | ae 1976 | |
| Boston, Mass. 02117 | | |
| NUDELMAN, HAROLD M., F.S.A., Associate Actuary, National Life Assur. | 1975 | |
| Co. of Canada, Toronto, Ontario M5G 1Y7 | | |
| NUDING, ROBERT C., F.S.A., Vice-President, Group, Security Mutual | 1968 | |
| Life Ins. Co., Binghamton, N. Y. 13902 | | |

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| O'BRIEN, PATRICK W., F.S.A., Senior Actuarial Officer, Western Life Ins. Co., St. Paul, Minn. 55102 | | 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 1968 |
| 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, Book & 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'KEFFE, E. JAY, President, Western National Life Ins. Co., Amarillo, Texas 79105 | | 1966 |
| O'KEEFFE, 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 |
| OLIVIERI, 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 | | *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 |
| OLTCICK, 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., IFT 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 |

| | Enrolled |
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| 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 Moelle 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 | 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 |
| PASTERNACK, 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 1968 |
| 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., 180 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 | |
| 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., #83, 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.L.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.L.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 | | 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 |
| PETTERSEN, 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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| 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 | *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, Johason & 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. | 08834 | 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 |

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

| | | Enrolled ae 1976 |
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| POLLARD, JAMES H., President, James H. Pollard & Assoc., 1 Investment Pl., Baltimore, Md. 21204 | | |
| 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 | | 1966 |
| 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, Porterman, 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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| | Enrolled |
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| PRAY, DAVID W., F.S.A., Assistant Vice-President and Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401 | 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 |
| PROEST, 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 |
| PULLÉY, 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 |
| PUSCIAN, JOHN V., Senior Consultant, 203 S. Academy Ave., Glenolden, 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 |

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

| | | Enrolled |
|---|--------|----------|
| RAACH, FREDERICK E., F.S.A., Assistant Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172 | | 1970 |
| RAAEN, LYLE T., A.S.A., Executive Vice-President, Computer Programming & Systems, Inc., Stamford, Conn. 06907 | | 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 | | 1987 |
| 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 | 1966 |
| 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 1968 |
| RATHBONE, JAMES S., Associate Director of Group Actuarial Services, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111 | ae | 1976 |
| RATHBONE, NATHANIEL, 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 | |

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

Membership

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| | Enrolled |
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| REACH, RUSSELL R., F.C.A., 2340 Silver Palm Rd., W., Boca Raton, Fla. 33432 | *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. Merger, 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 | | *1965 |
| RESONY, JOHN A., F.C.A.S., Executive Vice-President, Travelers Ins. Co., Hartford, Conn. 06115 | | *1965 |
| RETTERATH, 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. LECLL, 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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| | Enrolled |
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| RICKARDS, CHARLES E., F.S.A., Consulting Actuary, 502 Tedwyn Apts., Bryn Mawr, Pa. 19098 | 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 |
| RIPPLER, 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, Boystown, 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 |
| ROBBINS, 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 |

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| 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 3800, 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 1968 |
| 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 |
| ROENIGK, 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 |

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| ROG, HOWARD, A.S.A., Senior Actuarial Assistant, Martin E. Segal Co., 730 Fifth Ave., New York, N. Y. 10019 | | |
| 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 |
| ROMEO, 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. 06880 | | 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. 10468 | | *1965 |
| ROSENTHAL, ROBYN E., Assistant Actuary, Martin E. Segal Co., Inc., 607 Boylston St., Boston, Mass. 02368 | | ae 1976 |

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| | | Enrolled ae 1977 |
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| ROSENTHAL, RONALD M., Assistant Secretary, Aetna Life & Casualty, Hartford, Conn. 06156 | | |
| 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.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., 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 | |

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

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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 | 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 1968 |
| 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, Book & 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, Home 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 1968 |
| 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 6th 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
 SAARLOOS, GEORGE L., M.C.A., A.F.A.A., Life Actuary, State of Minnesota, Ins. Div., Metro Square Bldg., St. Paul, Minn. 55101 *1965
 1969

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| SACHS, DAVID S., F.S.A., Associate Actuary, The Baltimore Life Ins. Co., Baltimore, Md. 21201 | | 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 Wilmot 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 | | 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. 10016 | 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 | | 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 |
| SCHAFFER, GAIL P., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117 | | 1977 |
| SCHAFFER, 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 |
| SCHEEL, PAUL J., F.C.A.S., Vice-President and Senior Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203 | | 1968 |
| SCHEIBL, JEROME A., F.C.A.S., Vice-President, Employers Ins. of Wausau, Wausau, Wis. 54401 | | 1966 |
| SCHEID, JAMES E., F.C.A.S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115 | | 1966 |
| SCHEIG, HENRY F., F.S.A., F.F.A.A., President, Aid Association for Lutherans, Appleton, Wis. 54911 | | *1965 |
| SCHELENBERG, 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 |
| SCHIMPFF, M. CURTIS, F.C.A., Box 458K, Rt. 3, Timucua St., Crystal River, Fla. 32629 | | *1965 |
| SCHLAGTER, 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 | | *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 |

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| SCHMIDT, RENE H., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N. Y. 10001 | | ae 1976 |
| SCHMIDT, WILLIAM H., F. S. A., Associate Professor, Dept. of Ins., Georgia State University, Atlanta, Ga. 30303 | | *1965 |
| SCHMIDT, ABRAM, 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 | | *1965 |
| 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 | 1975 |
| 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 Station 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, 18400-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, III. 62439 | | *1965 |
| SELLARS, ANDREA T., A.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 3565 Piedmont Rd., N.E., Atlanta, Ga. 30305 | | e 1975 |
| SELLERIEK, 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 |
| SE PARK, WHARTON G., JR., North Carolina Ins. Dept., Raleigh, N. C. 27602 | | 1970 |
| SETTERBERG, DONNA M., Specialist, Standard Ins. Co., Portland, Oreg. 97207 | | ae 1976 |
| SEVILLA, EXEQUIEL S., A.C.A.S., Consultant, National Life Ins. Co., Manila, Philippines 2804 | | 1967 |
| SEYMORE, 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., #18, 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 | | *1966 |
| 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 |

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

| | Enrolled |
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| SHEARER, JAMES L., A.S.A., Consulting Actuary, 723 N. Wayne St., Angola, Ind. 46703 | 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 |
| SHERRILL, THOMAS C., Consulting Actuary, 3286 Spring Meadow Ct., Tucker, Ga. 30084 | 1968 |
| SHERRITT, 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 |
| SHUTTLEY, RONAL, 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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| | | Enrolled |
|---|-------|----------|
| SIEGEL, LEWIS A., Partner, J.H. Cohn, Laiken, Siegel & Co., 810 Broad St., Newark, N.J. 07102 | 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 | 1975 |
| 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 | |
| SILVIA, G. STEPHAN, A.S.A., Actuarial Associate, National Health & Welfare Retirement Assoc. Inc., 668 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, Hoehester 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 | e 1968 |
| 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 L., 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 | | *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

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| 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 Fishingee 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 |
| SONNANSTINE, JUANITA K., Actuary, Gabriel, Roeder, Smith & Co., First National Bldg., Detroit, Mich. 48226 | ae 1976 |
| SONNENSCHEIN, 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 |
| SOURDIF, 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 |
| SPANO, 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, JERAULD 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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| SPOCK, WILLIAM T., F.S.A., Senior Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172 | | 1966 |
| SPOELSTRA, 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.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 |
| STATUS, 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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| 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 | 1966 |
| 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 |
| STEFEN, WALTER W., F.S.A., President, Book & 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 E. (Mrs.), A.C.A.S., Assistant Actuary, Insurance Services Office, 180 Water St., New York, N. Y. 10038 | 1966 |
| STEIN, MEL, F.S.A., President, Forecast 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., F.C.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 | | 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. 27605 | | 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 |
| STIPPLEMAN, 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 |
| STREATFIELD, 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 |
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| 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 | 1968 |
| 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 L., F. S. A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115 | 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 |
| SUNILA, THOMAS D., Alexander & Alexander, 1185 Avenue of the Americas, New York, N. Y. 10036 | ae 1976 |

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| SUSSMAN, ALEXANDER, F. S. A., M. C. A., Consulting Actuary, Seal & Lohse, Inc., 1001 Franklin Ave., Garden City, N. Y. 11530 | | 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 1978 |
| 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 N. Y. 10001 | | 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 |
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| TANDUL, LEONARD E., F. S. A., Associate Actuary, National Health & Welfare Retirement Assn., Inc., 666 Fifth Ave., New York, N. Y. 10019 | 1968 |
| 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 |
| TARRELL, 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 |
| TEPFER, 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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| | | Enrolled |
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| THEXTON, PETER M., A.S.A., Associate Actuary, Health Ins. Assn. of America, New York, N. Y. 10022 | | 1988 |
| THEYSSEN, SONDRA L., 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 | |
| THIESSEN, 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 G., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051 | e | 1966 |
| 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 E., 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 | 1975 |
| THOMSON, PAUL, F.S.A., 15 Gerthmere Dr., West Hartford, Conn. 06110 | *1965 |
| THORNTWHAITE, 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 Wilmot 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 |
| TOFTE, 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 |
| TOOKLEY, ROBERT C., F.C.A., Consulting Actuary, Robert C. Tookley & 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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| 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 | 1968 |
| 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 | | 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 |
| UCHITEL, 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 | | 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, KRYSTYNAH., 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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| | | Enrolled ae 1976 |
|---|---------|---------------------|
| VANDERCOOK, LYNN B., JR., Consultant, 19016 Riverton St., Olney, Md. 20832 | | |
| 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.), 198 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 | |
| VERNIER, 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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| 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 |

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

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| WAITES, G. FRANK, F.S.A., F.C.A., 1021 Lemon St., Menlo Park, Calif. 94025 | | 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, 801 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 MSG 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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| | Enrolled |
|---|----------|
| WALTON, C. KINGSLEY, F.S.A., Consulting Actuary, 2425 N. Claremont Ave., Los Angeles, Calif. 90027 | 1970 |
| WARD, E. EARL, A.S.A., Marketing Actuary, Mutual Security Life Ins. Co., Fort Wayne, Ind. 46805 | 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 Statler 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 | 1968 |
| 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 |
| WEBB, 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 | | e 1966 |
| WEBSTER, LAWRENCE B., A.C.A., T.M. Tebbs Co., 431 S. 3rd East, #505, 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.I.A., President, Louis Weinstein Co., Inc., 115 Willow St., Brooklyn, N. Y. 11201 | e 1986 | |
| 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., Daskais & Walls, Inc., Two N. Riverside Plaza, Chicago, Ill. 60606 | 1977 | |
| WEITZNER, LARRY H., 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 | |

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

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| WELCH, MOLLY A., Valuation Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06152 | | ae 1977 |
| 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 L., 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. 06156 | | 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. 06156 | | 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. 92087 | | *1965 |
| WHITEBREAD, FRANK G., F.S.A., A.C.A.S., 4705 Arlington Ave., Fort Wayne, Ind. 46807 | | *1985 |
| WHITE, AUBREY, F.S.A., F.C.I.A., 16 Gunning Ln., Downington, 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 |

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

| | | Enrolled e 1970 |
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| WHITE, JOHN G., JR., M.C.A., Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114 | | |
| 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 Castrovinceti Assoc., Inc., 853 Broadway, New York, N. Y. 10003 | | ae 1976 |
| WIEBKЕ, 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 |

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| 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. 48228 | | 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 |
| WILLSEY, 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 L., F.S.A., F.C.I.A., Partner, Hewitt Associates, 102 Wilmot 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. 33166 | | e 1975 |
| WILSON, WESTON P., Tillinghast, Nelson & Warren, Inc., One Newton Executive Park, Newton, Mass. 02162 | | 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 | | |
| WINN, MICHAEL R., F.S.A., Actuary, Reinsurance, Business Men's Assur. | | 1973 |
| Co. of America, Kansas City, Mo. 64141 | | |
| WINNIS, WILLIAM H., M.C.A., Actuarial Director, The Handel Group, Inc., | | 1966 |
| 53 Academy St., Poughkeepsie, N. Y. 12601 | | |
| WINSLOW, HENRY N., F.S.A., Associate Group Actuary, John Hancock Mutual | | e*1965 |
| Life Ins. Co., Boston, Mass. 02117 | | |
| WINSOR, ROBERT F., A.S.A., Assistant Actuary, Jefferson Standard Life | | e 1970 |
| Ins. Co., Greensboro, N. C. 27420 | | |
| WINSTON, MICHAEL, President, P.O. Box 61-1026, 11955 W. Dixie Hwy., | | ae 1976 |
| North Miami, Fla. 33161 | | |
| WINTER, ARTHUR E., A.C.A.S., Assistant Director, Financial Statements, | | 1971 |
| Travelers Ins. Co., Hartford, Conn. 06115 | | |
| 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, | | e 1976 |
| Coastal States Life Ins. Co., Atlanta, Ga. 30343 | | |
| WINTERFIELD, MICHAEL R., F.S.A., Actuary, Equitable Life Assur. Society, | | 1975 |
| New York, N. Y. 10019 | | |
| WINTERS, HERBERT A., A.F.A.A., A.S.A., Insurance and Business Consultant, | | 1966 |
| 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Texas 77027 | | |
| WINTERS, ROBERT C., F.S.A., (Past-President), Senior Vice-President, | | *1965 |
| Prudential Ins. Co., Fort Washington, Pa. 19034 | | |
| WIRTH, WILLIAM C., F.S.A., Senior Vice-President, Life Ins. Co. of Virginia, | | e*1985 |
| Richmond, Va. 23261 | | |
| WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, | | *1965 |
| University of Texas, Austin, Texas 78712 | | |
| WISHART, ROBERT A., A.S.A., F.C.A., 49 Adams Ave., Short Hills, | | *1985 |
| N. J. 07078 | | |
| WISKOWSKI, JOHN P., A.S.A., M.C.A., Partner, Kwasha Lipton, | | e 1969 |
| 429 Sylvan Ave., Englewood Cliffs, N. J. 07632 | | |
| WITT, R. DANIEL, F.S.A., Consulting Actuary, Wolfman & Moscovitch, | | 1977 |
| 222 W. Adams St., Chicago, Ill. 60606 | | |
| WITT, RONALD E., A.S.A., Consultant, A. S. Hansen, Inc., 700 N. Water St., | | e 1971 |
| Milwaukee, Wis. 53202 | | |
| WITTENBERG, CHARLES, A.S.A., A.C.A., Vice-President, Reinsurance, | | 1973 |
| Continental Assur. Co., Chicago, Ill. 60685 | | |
| WITTLAKE, J. CLARKE, A.C.A.S., A.C.A., President, Business Men's | | 1966 |
| Assur. Co. of America, Kansas City, Mo. 64141 | | |
| WITTLICH, JAE L., F.S.A., Vice-President, CNA Ins. Co., Chicago, | | 1971 |
| Ill. 60685 | | |
| WOBBEKING, RONALD L., F.S.A., Assistant Vice-President and Actuary, | | e 1971 |
| North American Life & Casualty Co., Minneapolis, Minn. 55403 | | |
| WOHLNER, ELLIS A., A.S.A., Actuary, Folksam Ins. Group, Fack S-104 60, | | 1970 |
| Stockholm 20, Sweden | | |
| WOJCIK, EDWARD J., F.S.A., Assistant Vice-President and Actuary, National | | 1966 |
| Association of Blue Shield Plans, 211 E. Chicago Ave., Chicago, Ill. 60611 | | |
| WOJCIK, WALT J., A.S.A., A.C.A., Senior Vice-President and Chief Actuary, | | 1969 |
| Montgomery Ward Life Ins. Co., Chicago, Ill. 60603 | | |
| WOLF, HERBERT S., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., | | 1966 |
| Chicago, Ill. 60606 | | |
| WOLF, RICHARD S., F.S.A., Associate Actuary, Life Ins. Co. of Georgia, | | 1969 |
| Atlanta, Ga. 30308 | | |
| WOLF, RONALD M., F.S.A., M.C.A., Tillinghast, Nelson & Warren, Inc., | | 1976 |
| 222 S. Central Ave., St. Louis, Mo. 63105 | | |
| WOLFE, JAY A., F.S.A., Actuary, The Wyatt Co., 9595 N. Kendall Dr., | | e 1975 |
| Miami, Fla. 33156 | | |
| WOLFENDEN, JAMES D., A.S.A., Vice-President and Chief Actuary, | | 1971 |
| Columbian Mutual Life Ins. Co., Binghamton, N. Y. 13902 | | |
| WOLFF, SHERMAN M., F.S.A., Vice-President-Group Life & Health, | | e 1977 |
| Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115 | | |

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| 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.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. 30320 | 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 | 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 1978 |
| 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 |

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| XAVIER, BASIL A., Actuarial Assistant, Little, Church & Chapin, Inc., Mutual Savings Bldg., 301 E. Colorado Blvd., Pasadena, Calif. | 91101 | ae 1976 |
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| 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 |

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

| | Enrolled |
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| 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. 30306 | 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. 30308 | 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 |

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

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 under-pricing 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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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 policy-holders, 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:

| <u>Method #</u> | <u>Brief Description</u> | <u>Key Words of Description</u> | <u>Described in Paragraph #</u> |
|-----------------|---|---------------------------------|---------------------------------|
| 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. ¹ These items also affect the timing of the recognition in net income of any profit margin (any | | |

¹For 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 premiums² 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.

²"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 premiums³ 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).

³The 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 5c and 6c) 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 premium¹ 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.
4. Interpretation 5-A applies to the extent not inconsistent with the above.

¹The 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 portion¹ 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.)

¹The 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.
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-

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.

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 | |
| (d) salary scale | (k) investment return |
| (e) mortality | (l) Social Security benefits and taxable wage base |
| (f) disability and disability recovery | |
| (g) voluntary termination | (m) administrative expense |
| (h) involuntary termination | (n) new entrants |
| (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:

- 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 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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