

**AMERICAN
ACADEMY
of
ACTUARIES**

1975 Year Book



PUBLISHED BY THE ACADEMY
208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS
JANUARY 1, 1975

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

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208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604

JANUARY 1, 1975

MANUFACTURED FOR THE ACADEMY IN THE
PRINTING DEPARTMENT OF THE UNIVERSITY
OF CHICAGO, CHICAGO, ILLINOIS

MADE IN THE UNITED STATES OF AMERICA

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HISTORICAL BACKGROUND

Although the need in the United States for legal recognition of actuaries qualified to perform in the public interest had been discussed for many years, no organized effort to obtain such recognition was begun until the late 1950's. The first formal discussion of this question was in the Presidential Address to the Society of Actuaries by Mr. Henry F. Rood in 1958 (*TSA*, X, 319). It became evident that an umbrella organization was needed—one which would include United States members of the four existing actuarial bodies in North America: 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 these four bodies approved formation of an all-inclusive organization for qualified actuaries in the United States, to be called the American Academy of Actuaries.

The Academy was organized as an unincorporated association on October 25, 1965, with the intent of obtaining a federal charter. When it became apparent that a federal charter might not be immediately obtainable, 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. Mr. Henry F. Rood, one of the architects of the Academy, served as its first President. All residents of the United States who were Fellows (or the equivalent) of the four existing actuarial bodies on October 25, 1965, were automatically enrolled as members of the Academy, subject to their indicating assent by paying the dues. The number of charter members was 1,427.

It was recognized that if Academy membership was to serve as the hallmark of a qualified actuary, such membership must be made available to all persons truly qualified to perform actuarial duties. There were many competent and experienced actuaries not automatically eligible for enrollment. One of the first major tasks of the Academy was to make its existence known to these actuaries and to admit those who were qualified. The original membership requirements set forth in the bylaws required that the applicant have had seven years* of responsible actuarial experience and have met certain educational requirements. Any applicant not a

* Five years if the applicant had attained Fellowship by examination in any of the four actuarial organizations that founded the Academy

member of any of the four existing bodies on the date the Academy was organized was required to demonstrate to the Admissions Committee satisfactory knowledge and skills. For this purpose the Committee often used examinations provided by the Academy's Committee on Education and Examination. No effort was spared to provide an opportunity for all practicing actuaries to provide evidence of their education, experience, and skill in order to obtain admission to the Academy.

From January 1, 1970, to January 1, 1973, the educational requirements were gradually increased until ultimate standards were reached as of January 1, 1973. Nonresidents of the United States can be admitted to membership if they meet the Academy's educational and experience requirements, can demonstrate familiarity with United States actuarial practices, and have a need to perform actuarial duties in the United States.

The Board of Directors, in December, 1965, issued Guides to Professional Conduct. These Guides require the high standard of ethics and responsible performance generally expected of professional people. The existing actuarial bodies had similar Guides, and, as far as possible, uniformity has been maintained in these Guides. One specific injunction which is of particular importance to an organization such as the Academy, which includes persons of varied technical backgrounds and fields of specialization, is this, "The member will bear in mind that an actuary acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so." In November, 1969, the first of a series of Opinions, which are intended to expand the Guides by clarifying particular situations, was added.

At the outset, a Committee on State Accreditation was established. In 1969 the role of the Committee was expanded beyond the state level, and it became the Committee on Accreditation. The original committee of four, chaired by Mr. Andrew C. Webster, has been greatly enlarged. It was expanded to include subcommittees on national regulations, on public employee retirement systems, and for geographical regions. In addition, each state had a representative for state regulation and a representative for public employee retirement systems. Late in 1973 it was recognized that the responsibilities of this Committee had expanded to the point at which it should be divided into two separate committees, one to work at the state level and the other at the federal level. These committees work on achieving recognition by governmental authorities that a statement or report dealing with actuarial matters on which the public relies should require the signature of a qualified actuary. Progress has been made, but much remains to be done.

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. This, along with the efforts of our members in each state, has brought about widespread recognition of the mission of the Academy. So far, seventeen states have specific regulations recognizing membership in the Academy as qualification for purposes of signing life and health insurance annual statements; fifteen states have corresponding recognition for public employee retirement systems. The first state to act was Indiana, which passed a law effective January 1, 1968, providing for certification of actuaries by a state board. The general pattern followed in other states has been for the commissioner to act by issuing administrative orders or regulations.

In addition, much work has been done in obtaining federal government recognition of actuaries, particularly in connection with bills relating to regulation of private pension plans. The work of the Academy with the federal government has been greatly advanced by a subcommittee, later a committee, chaired by Mr. Edwin F. Boynton, assisted by the Washington Counsel.

A recent contribution by the Academy was in response to the drafting of guides for audits of stock life insurance companies by the American Institute of Certified Public Accountants. The guides were much improved by the interaction of accountants and actuaries, illustrating how effectively an organized body of actuaries can work with other professions. Standards for actuaries working in this field are established by Recommendations of the Committee on Financial Reporting Principles which are concurred in by the Board of the Academy and expanded by Interpretations. These standards are enforced by an Opinion issued by the Committee on Professional Conduct. On May 18, 1973, the Academy established a liaison committee with the American Institute of Certified Public Accountants.

Actuaries in the United States and Canada have worked together for almost a century in the formation and operation of actuarial organizations. The Canadian Institute of Actuaries was incorporated in March, 1965, the same year as the American Academy of Actuaries, and for similar reasons. The actuarial bodies co-operate through joint committees and through joint sponsorship of actuarial examinations. In the future we can look to more unified activity through the informal Council of Presidents, which includes the heads of the four original bodies, the Canadian Institute of Actuaries, and the Academy. This Council held its first meeting on December 11, 1972.



DANIEL J. McNAMARA

President of the American Academy of Actuaries

BOARD OF DIRECTORS

OFFICERS:

	Term Expires
DANIEL J. McNAMARA, <i>President</i>	1975
THOMAS P. BOWLES, JR., <i>President-Elect</i>	1975
RICHARD L. JOHE, <i>Vice-President</i>	1975
ROBERT C. WINTERS, <i>Vice-President</i>	1975
EDWIN F. BOYNTON, <i>Vice-President</i>	1976
KENNETH H. ROSS, <i>Vice-President</i>	1976
WALTER S. RUGLAND, <i>Secretary</i>	1975
DALE R. GUSTAFSON, <i>Treasurer</i>	1975

PAST-PRESIDENTS:

MORTON D. MILLER	1975
ERNEST J. MOORHEAD	1976

ELECTED:

PRESTON C. BASSETT	1975
RONALD L. BORNHUETTER	1975
THOMAS T. CHAMBERLAIN	1975
JAMES C. HICKMAN	1975
THOMAS E. MURRIN	1975
LARKIN TEASLEY	1975
MARY H. ADAMS	1976
JARVIS FARLEY	1976
CHARLES C. HEWITT	1976
RICHARD G. HORN	1976
W. JAMES MACGINNITIE	1976
CHARLES B. H. WATSON	1976
DWIGHT K. BARTLETT, III	1977
WILLIAM A. DREHER	1977
WALTER L. GRACE	1977
BARBARA J. LAUTZENHEISER	1977
PAUL S. LISCORD	1977
GEORGE V. STENNES	1977

ACADEMY HEADQUARTERS AND STAFF

Executive Director: GARY SEE, M.A.A.A., F.S.A.

Washington Counsel: RICHARD J. CONGLETON

Counsel: WILLIAM F. MULLIN

Headquarters address: 208 South La Salle Street, Chicago, Illinois 60604

TELEPHONE NUMBERS

Academy Headquarters—Chicago: (312) 236-3833

Academy—Washington, D.C.: (202) 296-6190

President—New York, N.Y.: (212) 487-4622

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 FOUR VICE-PRESIDENTS

THE PRESIDENT-ELECT

THE SECRETARY

THE IMMEDIATE PAST-PRESIDENT

THE TREASURER

COMMITTEES ON ACCREDITATION

The function of these committees is to review all 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

EDWIN F. BOYNTON, *Chairman*

PRESTON C. BASSETT, *Vice-Chairman*

RONALD L. HANEBERG

ROBERT J. MYERS

HOWARD H. HENNINGTON

ALBERT PIKE, JR.

RICHARD V. MINCK

GORDON R. TRAPNELL

JOSEPH MUSHER

COMMITTEE ON STATE RELATIONS AND ACCREDITATION

ALBERT PIKE, JR., *Chairman*

WILLIAM A. HALYORSON, *Vice-Chairman*

WILLIAM C. ALDRICH

WALTER L. RUGLAND

DWIGHT K. BARTLETT, III

W. TRIS STEVENS

THOMAS P. BLEAKNEY

ANDREW C. WEBSTER

HAROLD E. CURRY

WILLIAM M. WHITE, JR.

CLINT E. EDWARDS

JOHN H. WILLIAMS

SUBCOMMITTEES FOR STATE INSURANCE REGULATOR MATTERS

MID-ATLANTIC STATES

Delaware, District of Columbia, Maryland, New Jersey, New York,
Pennsylvania

DWIGHT K. BARTLETT, III, *Chairman*

ALBERT H. KRETSCHMER, JR. CHARLES E. RICHARDS

DONALD C. PAILER ANDREW C. WEBSTER

MID-EASTERN STATES

Kentucky, North Carolina, Tennessee, Virginia, West Virginia

W. TRIS STEVENS, *Chairman*

THOMAS C. BARHAM, III WILLIAM C. WIRTH

DAVID C. DAULTON JAMES M. WOOLERY

H. CARLY HANLIN, JR

NEW ENGLAND STATES

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island,
Vermont

WILLIAM M. WHITE, JR., *Chairman*

JOHN H. HARDING PHILIP O. PRESLEY

FRANK S. IRISH CHARLES A. SMITH

LLEWELLYN W. JENSEN

NORTH CENTRAL STATES

Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri,
Nebraska, North Dakota, Ohio, South Dakota, Wisconsin

WALTER L. RUGLAND, *Chairman*

JOHN H. BIGGS JOHN H. FLITTIE

RUSSELL A. BOLEY WILLIAM A. HALVORSON

WILLIAM R. BURNS JAMES W. KEMBLE

WILLIAM CONLEY PAUL E. MARTIN

HERBERT L. DEPRENCE PETER C. SPOOLSTRA

THOMAS F. EASON CARL A. TIFFANY

SOUTHERN STATES

Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Okla-
homa, South Carolina, Texas

CLINT E. EDWARDS, *Chairman*

JOHN M. BRAGG THOMAS K. PENNINGTON

THOMAS F. CHAMBERLAIN JOHN S. RIPANDELLI

G. Y. KEETCH JOHN K. ROBERTS

RUSSELL L. KING THEODORE L. THIFL

WESTERN STATES

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

HAROLD E. CURRY, *Chairman*

THOMAS P. BLEAKNEY	RICHARD G. HORN
ARTHUR O. DUMMER	DARYL D. JENSEN
LOUIS GARFIN	LEONARD P. J. LEONG
FRANK L. GRIFFIN, JR.	JEROME J. MCKOSKEY
JOHN F. HOOK	VIRGIL L. REHAK

SUBCOMMITTEE FOR RETIREMENT SYSTEM MATTERS

KENNETH ALTMAN	WILLIAM E. GROVES
THOMAS C. BARHAM, III	FENTON R. ISSACSON
DONALD C. CAMPBELL	STEPHEN G. KELLISON
GEOFFREY CROFTS	RICHARD G. ROEDER
ROBERT D. DRISKO	SAMUEL ROSENBLUM
HUGH GILLESPIE	KENNETH H. ROSS

ADMISSIONS COMMITTEE

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

CHARLES C. HEWITT, JR., *Chairman*

DALE F. ETHINGTON, *Secretary*

LUTHER O. FORDE	C. NELSON STROM
CARROLL E. NELSON	

**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

GEORGE B. SWICK, *Chairman*

JAMES F. A. BIGGS	JACK M. ELKIN
LYND T. BLATCHFORD	BLACKBURN H. HAZLEHURST
THOMAS P. BLEAKNEY	HOWARD H. HENNINGTON
HENRY BRIGHT	A. CHARLES HOWELL
WILLIAM A. DREHER	

COMMITTEE ON PENSIONS

This Committee co-ordinates 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 co-ordination, the Committee maintains liaison with the other committees of the Academy involved with pension questions and likewise with those of other actuarial organizations. The Committee makes recommendations to the Board of Directors on matters of Academy policy in the pension area.

WALTER L. GRACE, *Chairman*

PRESTON C. BASSETT	RICHARD C. KEATING†
EDWIN F. BOYNTON	J. DARRISON SILLESKY
M. DAVID R. BROWN*	GEORGE B. SWICK
HARRISON GIVENS, JR.	

COMMITTEE ON EDUCATION AND EXAMINATION

This Committee is responsible, through continuing review and evaluation, for determining that the education and examination requirements of the Bylaws are met, for implementing the Academy's role in joint sponsorship of examinations administered by the actuarial organizations, and for administering any examinations for admission to the Academy.

GEOFFREY CROFTS, *Chairman*

DOUGLAS C. BORTON	GEORGE D. MORISON
JOHN A. FIBIGER	DALE A. NELSON
GERALD R. HARTMAN	PAUL T. ROTTER
PETER L. HUTCHINGS	HENRY F. SCHEIG
FREDERICK W. KILBOURNE	ROBERT H. TAYLOR

CHAIRMAN, ADMISSIONS COMMITTEE

* Representative of Canadian Institute of Actuaries.

† Representative of Conference of Actuaries in Public Practice.

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, the Committees publish Recommendations which should be taken into consideration by the actuary, and release Interpretations which do not have the force of Recommendations.

GENERAL COMMITTEE

JARVIS FARLEY, *General Chairman*

ROBERT A. BAILEY

PAUL E. SINGER

DALE R. GUSTAFSON

ROBERT H. TAYLOR

RUTH E. SALZMANN

**COMMITTEE ON LIFE INSURANCE
COMPANY FINANCIAL
REPORTING PRINCIPLES****COMMITTEE ON PROPERTY AND
LIABILITY INSURANCE COMPANY
FINANCIAL REPORTING
PRINCIPLES**

DALE R. GUSTAFSON, *Chairman*

PAUL E. SINGER, *Chairman*

STEPHEN D. BICKEL

JAMES R. BERQUIST

JOHN H. BIGGS

ROBERT A. BRIAN

BARRY L. BLAZER

JAMES H. CROWLEY, JR.

DANIEL F. CASE

ALAN C. CURRY

EDWARD H. COLTON

JAMES A. FABER

ELLIS D. FLINN

RONALD E. FERGUSON

MELVIN L. GOLD

FRANK HARWAYNE

MICHAEL B. HUTCHINSON

CONSTANDY K. KHURY

BURTON D. JAY

JOSEPH F. RICCARDO, JR.

JOSEPH C. NOBACK

CHARLES WALTER STEWART

WILBUR H. ODELL

DONALD F. TRUDFAU

RICHARD S. ROBERTSON

PAUL E. SARNOFF

WILLIAM A. SPARE

DAVID H. WOOD

JACK E. WOOD

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 means for anyone in either profession to seek an answer to a question involving expertise of the other profession.

MORTON D. MILLER, *Chairman*

PRESTON C. BASSETT

J. DARRISON SILLESKY

JAMES H. CROWLEY

FREDERICK P. SLOAT

JARVIS FARLEY

H. RAYMOND STRONG

M. STANLEY HUGHEY

ROBERT C. WINTERS

NEWSLETTER EDITORIAL COMMITTEE

This Committee is responsible for obtaining material for the Academy *Newsletter* and for its scheduled publication.

CHARLES A. YARDLEY, *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.

THE PENULTIMATE PAST-PRESIDENT, *Chairman*

THE IMMEDIATE PAST-PRESIDENT, *Vice-Chairman*

ALAN C. CURRY

M. CURTIS SCHIMPF

JOHN A. FIBIGER

LEROY J. SIMON

STEPHEN G. KELLISON

G. FRANK WAITES

BARTLEY L. MUNSON

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

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

MARY H. ADAMS, *Chairman*

PAUL S. LISCORD, *Vice-Chairman*

SAMUEL ECKLER

JAMES S. MAINE

JARVIS FARLEY

HAROLD E. RUCK

WILLIAM J. HAZAM

FREDERICK P. SLOAT

W. JAMES MACGINNITIE

CHARLES D. WILLIAMS, III

PUBLIC RELATIONS COMMITTEE

The function of this Committee is to improve the public's awareness of the role of the actuary.

ROBERT B. GOODE, JR., *Chairman*

ROBERT G. BOECKNER

LARRY R. ROBINSON

FREDERICK W. KILBOURNE

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.

ERNEST J. MOORHEAD, *Chairman*

WILLIAM A. HALVORSON

JOHN HAYNES MILLER

WILLIAM J. HAZAM

H. RAYMOND STRONG

REUBEN I. JACOBSON

COMMITTEE ON FINANCE

This Committee advises, in conjunction with the Treasurer, the Board of Directors in all aspects of financial structure, including preparation of the budget, establishment of dues and fees, investment of funds and major expenditures.

ALAN C. CURRY, *Chairman*

JAMES O. WEBB

NORMAN F. BUCK

SPECIAL COMMITTEES

COMMITTEE ON ACTUARIAL AFFIDAVIT IN THE ASSOCIATION STATEMENT

This Committee has been appointed to determine what representations should be made to the Blanks Committee of the NAIC on the requirements imposed upon consulting actuaries in the signing of the Association Blank or affidavit relating thereto.

STUART A. ROBERTSON, *Chairman*

DANIEL F. CASE

DAVID N. WAKELY

CLINT E. EDWARDS

JOINT COMMITTEES

ACADEMY REPRESENTATIVES

(Academy representatives to Joint Committees are indicated on these pages. Full membership rosters of Joint Committees are available from the Executive Director. The Academy plans to print these rosters in the March, 1975, *Newsletter*.)

JOINT COMMITTEE ON PROFESSIONAL CONDUCT

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

ACADEMY REPRESENTATIVES:

MARY H. ADAMS
JARVIS FARLEY

PAUL S. LISCORD

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

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

ACADEMY REPRESENTATIVES:

NORMAN J. BENNETT
GEOFFREY CROFIS

JULIUS VOGEL

JOINT COMMITTEE ON ACTUARIAL EDUCATION AND RESEARCH FOUNDATION OR FUND

This Committee analyzes objectives and merits of organizing an Actuarial Education and Research Foundation or Fund and recommends how such money would be raised.

ACADEMY REPRESENTATIVE:

PAUL T. ROTTER

JOINT COMMITTEE ON INDEPENDENCE OF THE ACTUARY

This Committee is responsible for drafting a position paper and a set of guidelines on the circumstances, if any, in which organizational and financial independence of the actuary are desirable to avoid what may appear to be conflict of interest in certification and other actuarial duties.

ACADEMY REPRESENTATIVES:

WAID J. DAVIDSON, JR.

EDWARD H. FRIEND

COUNCIL OF PRESIDENTS

This is an informal body whose purposes are to co-ordinate 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*.

ACADEMY REPRESENTATIVES:

THOMAS P. BOWLES, JR.

DANIEL J. McNAMARA

PAST OFFICERS

1965-66

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1967-68

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1969-70

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1971-72

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1966-67

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

1968-69

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

1970-71

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

1972-73

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

1973-74

ERNEST J. MOORHEAD

President

DANIEL J. MCNAMARA

President-Elect

WILLIAM A. HALVORSON

Vice-Presidents

REUBEN I. JACOBSON

THOMAS P. BOWLES, JR.

RICHARD L. JOHE

WALTER S. RUGLAND

Secretary

DALE R. GUSTAFSON

*Treasurer***NEXT ANNUAL MEETING**

OCTOBER 21, 1975

AMERICANA

BAL HARBOUR, FLORIDA

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

NOVEMBER 1, 1974

Particulars	Number
Membership, December 31, 1973	3,268
Increases.	
Admissions	115
Reinstatements	<u>1</u>
	3,384
Decreases.	
Deaths	22
Withdrawals	<u>21</u>
Membership, December 31, 1974	<u>3,341</u>

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	As of July 1, 1973	As of July 1, 1974
Insurance organization	1,824	1,851
Consulting actuary	847	914
Government	97	105
Academic institution	28	30
Other	77	77
Retired or not known	345	373
Total	<u>3,218</u>	<u>3,350</u>

**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 (S/A)**

(As of July 1, 1974)

	CAS	CAPP	FAA	S/A
In one only	298	192	30	2,218
CAS and CAPP	7	7		
CAS and FAA	1		1	
CAS and S/A	44			44
CAPP and FAA		24	24	
CAPP and S/A		188		188
FAA and S/A			29	29
CAS, CAPP, and FAA	2	2	2	
CAS, CAPP and S/A	10	10		10
CAS, FAA, and S/A	2		2	2
CAPP, FAA, and S/A		20	20	20
In all four	3	3	3	3
Total	367	446	111	2,514

NOTE—282 Academy members do not indicate any membership in the above organization(s). Also, 215 Academy members included in the above table are Fellows of the Canadian Institute of Actuaries

MEMBERS

DECEMBER 31, 1974

Supplemental list available from Executive Director

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
- A.C A —Associate of Conference of Actuaries in Public Practice
- M C.A.—Member 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

Memberships in other actuarial bodies are shown only to the extent that information as to such memberships has been given to the Office of the Academy.

* Denotes charter member of the American Academy of Actuaries

ENROLLED

- 1965 *ABBOT, QUINCY S., F.S.A., Director, Tax Dept , Connecticut General Life Ins. Co , Hartford, Conn. 06152
- 1966 ABBOTT, VARNUM J., JR., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 ABRAMS, SIDNEY L., A S.A , Vice-President and Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St , San Francisco, Calif. 94108
- 1967 ABRAMSON, STEVEN J , F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y 10010
- 1974 ADAM, DAVID G , F.S.A., George V. Stennes & Assoc , 2850 Metro Drive, Bloomington, Minn 55420
- 1965 *ADAMS, J ROSS, F.S.A., Box 36, Manzanita, Ore 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
- 1965 *ADAMS, SAMUEL P , F.S.A., 304 N. Second St., Leland, Mich 49654
- 1965 *ADAMS, WARREN R , F.S.A , Professor of Actuarial Science, Drake University, Des Moines, Iowa 50311
- 1971 ADDIEGO, JAMES P , A S A , Actuarial Assistant, Provident Mutual Life Ins. Co , Philadelphia, Pa 19139
- 1972 ADELSTEIN, VICTOR A , A S A., Actuarial Associate, State Mutual Life Assur. Co , Worcester, Mass. 01605
- 1970 ADLER, MARTIN, I.C A S , Assistant Vice-President and Associate Actuary, Crum & Forster Ins Cos , New York, N Y. 10038

ENROLLED

- 1972 ADORNATO, PAUL D , F S.A., Second Vice-President, Massachusetts Mutual Life Ins. Co , Springfield, Mass. 01111
- 1966 AFFLECK, ALLAN D , F S A , F.C.I.A., Executive Vice-President, M & R Services, Inc , 920 Second Ave , Seattle, Wash. 98104
- 1968 AGEE, JOHN E., A S A , Vice-President and Actuary, Fidelity Union Life Ins Co , Dallas, Tex. 75220
- 1966 AIKMAN, ROY W , A S A , Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan 66208
- 1965 *AIN, SAMUEL N , F C A , A S A , A C A.S., Ain Associates, Inc., 120 Broadway, New York, N Y. 10005
- 1973 AIRD, STUART B , F.S.A., Consultant, Hewitt Associates, 102 Wilmot Rd , Deerfield, Ill 60015
- 1972 ALBERT, FAYE S. (MRS) , F.S.A., Assistant Actuary, Fort Dearborn Life Ins Co., Chicago, Ill. 60601
- 1965 *ALBRIGHT, MARIAN R (MISS), F.S.A , 863 Front St , Binghamton, N.Y 13905
- 1965 *ALBRIGHT, RAY D., F.S.A., Vice-President, Group Dept., Provident Life & Accident Ins. Co , Chattanooga, Tenn. 37402
- 1965 *ALDRICH, WILLIAM C., F.C.A.S., Associate General Counsel, Hartford Ins Co , Hartford, Conn 06115
- 1967 ALENIK, BERNARD, A S A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N Y 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I.A , President, Montreal Life Ins. Co., West Montreal, Quebec H3A 1E4
- 1965 *ALEXANDER, LEE M , F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1971 ALEXANDER, ROBERT A., JR., A S A , Manager, Group Actuarial Operations, Occidental Life Ins Co , Los Angeles, Calif 90051
- 1966 ALEXANDER, SILAS J., A.C.A., Vice-President—Insurance Operations, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78284
- 1965 *ALFORD, CLARENCE L., F.F.A.A , 1128 Third National Bank Bldg , Nashville, Tenn 37203
- 1965 *ALLAN, HARRY E , F S.A., Principal, Towers, Perrin, Forster & Crosby, 90 Park Ave., New York, N.Y. 10016
- 1965 *ALLAN, WILLIAM, F S.A., Senior Vice-President, Home Life Ins Co., New York, N Y 10007
- 1966 ALLARD, MAYNARD W., Box 235, Braintree, Mass. 02184
- 1965 *ALLEN, EDWARD S., F C A S , Associate Actuary, Travelers Ins. Co , Hartford, Conn 06115
- 1965 *ALLEN, HAROLD G , F S A , Chairman, Bankers Life Co , Des Moines, Iowa 50309
- 1965 *ALLEN, HENRY G , F S A , Second Vice-President, Equitable Life Assur. Soc., New York, N Y. 10019
- 1965 *ALLEN, HOWARD D , F S A , Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 ALLEN, JAMES F , A S A , Actuary, Commercial States Life, St Louis, Mo 63103
- 1965 *ALLMAN, JOHN N., F.S.A., Vice-President and Actuary, Marsh & McLennan, Inc , 1221 Avenue of the Americas, New York, N.Y. 10020
- 1970 ALLSTEADT, WAYNE E , F S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1966 ALLSTROM, H WILLARD, A S A , A C A , Vice-President and Actuary, Union Labor Life Ins Co , New York, N Y 10022

ENROLLED

- 1966 ALPERN, LAWRENCE, A S A , Deputy Chief Actuary, Social Security Admin., Baltimore, Md 21235
- 1965 *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., Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12225
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06152
- 1965 *ALVORD, MORGAN H., F.S.A., 36 Stratford Rd., West Hartford, Conn. 06117
- 1966 AMLIE, WILLIAM P., F.C.A.S., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108
- 1966 ANDEREGG, DAVID S., A.C.A., Employee Benefits, Weyerhaeuser Co., Tacoma, Wash. 98401
- 1969 ANDERSON, ALF H., F.S.A., Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402
- 1967 ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1970 ANDERSON, ARTHUR W., A.S.A., M.C.A., Actuary, Johnson & Higgins, Three Center Plaza, Boston, Mass. 02108
- 1967 ANDERSON, HENRY J., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 ANDERSON, HOMER G., A.S.A., Second Vice-President, Group Department—Pension Division, The Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ANDERSON, JAMES A., F.S.A., President, American Eagle Life Ins. Co., Morristown, N.J. 07960
- 1966 ANDERSON, JAMES C. H., A.S.A., Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1967 ANDERSON, LLOYD G., Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90054
- 1965 *ANDERSON, NEIL M., F.S.A., Vice-President and Chief Actuary—Individual Insurance, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1966 ANDERSON, PHILIP D., A.S.A., 25 Penny Meadow Rd., Sudbury, Mass. 01776
- 1966 ANDERSON, RICHARD A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *ANDERSON, ROY R., F.S.A., Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062
- 1966 ANDERSON, T. LOYAL, A.S.A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098
- 1966 ANDREWS, EDWARD C., A.C.A.S., 19 Avalon Rd., West Hartford, Conn. 06119
- 1973 ANDREWS, JAMES A., F.S.A., Charles G. Bentzin Associates, 819 Title & Trust Bldg., 114 W. Adams, Phoenix, Ariz. 85003
- 1971 ANGELL, DONALD C., President, Angell & Disend, Inc., 184 Taunton Ave., Seekonk, Mass. 02771
- 1966 ANGER, GERALD B., F.S.A., Principal, Towers, Perrin, Forster & Crosby (Canada), Ltd., P.O. Box 281, Toronto, Ontario M5K 1K3
- 1965 *ANGLE, JOHN C., F.S.A., Senior Vice-President and Chief Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1971 ANKER, ROBERT A., F.C.A.S., American State Ins. Co., Indianapolis, Ind. 46208
- 1965 *ANTLIFF, JOHN C., F.S.A., Vice-President, Group, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1967 APONTE, JUAN B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931

ENROLLED

- 1969 ARCHER, ALLAN K., F.S.A., F.C.I.A., Vice-President, Administration, Northern Life Assur. Co, London, Ontario
- 1965 *ARCHER, GENE P., F.S.A., Technical Director, Seguros Independencia, S.A Reforma 243, Mexico City 5 D.F, Mexico
- 1965 *ARCHIBALD, A. EDWARD, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn. 37350
- 1965 *ARCHIBALD, JOHN C., F.S.A., 1704 Luin Lane, Des Moines, Iowa 50322
- 1965 *ARGANBRIGHT, A. DEAN, F.S.A., President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 1971 ARIAL, DAVID B., A.S.A., Actuary, Colonial Life & Accident Ins. Co., Columbia, S.C. 29201
- 1965 *ARLINGHAUS, CLEMENS G., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ARMSTRONG, ROBERT H., F.S.A., F.C.I.A., F.C.A., 539B Heritage Village, Southbury, Conn. 06488
- 1970 ARNAUD, VERDUN J., Actuary, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90018
- 1969 ARNOLD, DANIEL M., F.S.A., Consulting Actuary, Hooker & Holcombe, Inc., 125 La Salle Rd., West Hartford, Conn. 06107
- 1965 *ARNOLD, E. ALLEN, F.S.A., F.C.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1965 *ARVANITIS, ERNEST A., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1971 ARVIN, LEO, Manager, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1967 ASCHER, ROBERT W., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
- 1967 ATHANASSIADES, THEODOSSIOS, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ATTWOOD, JAMES A., F.S.A., Executive Vice-President—Group Operations, Equitable Life Assur. Soc. of the U.S., New York, N.Y. 10019
- 1970 ATWOOD, CLARENCE R., F.C.A.S., Casualty Actuary, State of California, Dept. of Ins., 600 S. Commonwealth Ave., Los Angeles, Calif. 90005
- 1965 *AUSTIN, JOSEPH D., F.S.A., Executive Vice-President, Federal Life Ins. Co. (Mutual), Chicago, Ill. 60646
- 1968 AUTIN, A. ANTHONY, JR., F.S.A., Vice-President, Pricing and Risk Appraisal, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1972 AUVINEN, THOMAS R., F.S.A., Vice-President and Actuary, College Life Ins. Co., Indianapolis, Ind. 46268
- 1966 AXELROD, JERRALD B., F.S.A., 31578 West Nine Dr., Laguna Niguel, Calif. 92677
- 1965 *BABBITT, ALBERT E., F.S.A., 242 E. 19th St., New York, N.Y. 10003
- 1966 BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1970 BABER, LARRY D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Suite 308, 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1966 BACON, FRANCIS L., A.S.A., President, Bacon Assoc. Inc., Pegan Lane, Dover, Mass. 02030
- 1965 *BACON, ROBERT A., F.S.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102

ENROLLED

- 1966 BAECKSTROM, MARIANNE (Mrs), A S A , Assistant Actuary, Towers, Perrin, Forster & Crosby, Inc , Three Penn Center, Philadelphia, Pa 19102
- 1966 BAGLEY, W. NELSON, JR , A S A , Assistant Secretary, Auditing, Connecticut Mutual Life Ins Co , Hartford, Conn 06115
- 1966 BAGSHAW, JAMES J , F C A , A.S.A , President, Keath P. Gibson Co., 23 Hillside Ave., Metuchen, N J 08840
- 1967 BAGWELL, W RAY, A S A , PH D., Vice-President and Actuary, Southern Life Ins. Co , Greensboro, N.C 27420
- 1973 BAHN, DAVID J , F S A., Executive Assistant, Georgia International Life Ins Co , Atlanta, Ga 30309
- 1966 BAILEY, EARLE E., M.C.A , Consulting Actuary, 1900 LTV Tower, Dallas, Tex. 75201
- 1965 *BAILEY, JAMES R , JR , F S A , Vice-President and Group Actuary, Protective Life Ins Co., Birmingham, Ala 35202
- 1970 BAILEY, JOHN E , F.S.A, Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis 53202
- 1965 *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., Washington, D C 20016
- 1968 BAILEY, SIDNEY M T , F S A , Associate Actuary, Sun Life Assur. Co , Montreal, Quebec H3C 3G5
- 1965 *BAILEY, WILLIAM A , F.S.A., Consulting Actuary, Milliman & Robertson, Inc , 2421 N Mayfair Rd , Milwaukee, Wis 53226
- 1970 BAILEY, WILLIAM E , M C A , William Bailey, Inc , Suite 304, 3118 Gulf to Bay Blvd., Clearwater, Fla. 33515
- 1965 *BAILIE, ALEXANDER J , F S A., Vice-President and Actuary, Metropolitan Life Ins Co , New York, N.Y. 10010
- 1969 BAIN, PETER C , A S A , Actuary, Blue Cross of Northern California, Oakland, Calif. 94659
- 1972 BAINBRIDGE, THOMAS G , A S A , Actuarial Assistant, Mutual of New York, New York, N.Y. 10019
- 1966 BAINE, MORTON B., Vice-President, Lokietz & Baine P. C., 3 North Main St., Freeport, N.Y. 11520
- 1974 BAIRD, STEPHEN E., F.S.A., Vice-President and Actuary, Alexander Hamilton Life Ins Co , Farmington Hills, Mich 48024
- 1967 BAKER, EDWARD H., F.C.I.A., F.S.A., Corporate Actuary, Capitol Life Ins. Co , Denver, Colo. 80201
- 1969 BAKER, JOHN K., F S A , Associate Actuary, John Hancock Mutual Life Ins Co , Boston, Mass 02117
- 1972 BAKOS, THOMAS L., F.S.A., Assistant Actuary and Director, Continental Assur Co , Chicago, Ill 60685
- 1965 *BALCAREK, RAFAL J , F C A.S., Vice-President and Actuary, Reliance Ins. Co , Philadelphia, Pa. 19103
- 1973 BALDWIN, WILLIAM D , M C A , F.S.A., Vice-President, Tillinghast & Co , Inc , 3400 Peachtree Rd., N.E , Atlanta, Ga. 30326
- 1967 BALEDES, THEODORE E , F S A , Travelers Ins. Co., Hartford, Conn. 06115
- 1969 BALL, FRANK M , Vice-President—Actuary, Cal-Farm Life Ins Co., Berkeley, Calif. 94705

ENROLLED

- 1971 BALLANTYNE, HARRY C., A.S.A., Actuary, Social Security Administration, 6401 Security Blvd., Baltimore, Md. 21235
- 1965 *BALLARD, JOHN D., A.S.A., F.F.A.A., M.C.A., Consulting Actuary, Taylor, Ballard & Co., 321 3rd St S.E., Cedar Rapids, Iowa 52406
- 1965 *BALLARD, LARRY C., F.S.A., Vice-President, Allstate Life Ins. Co., Northbrook, Ill. 60062
- 1971 BANNISTER, DAN W., A.C.A.S., President, Horace Mann Educators Corp., Springfield, Ill. 62715
- 1969 BARAD, EDWARD L., A.S.A., Assistant Vice-President and Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90010
- 1972 BAKATKA, JOHN H., A.S.A., The Wyatt Co., Suite 4545, One First National Plaza, Chicago, Ill. 60670
- 1965 *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 and Secretary, Insurance Operations, American Mutual Life Ins. Co., Des Moines, Iowa 50307
- 1965 *BARBER, WILLIAM P., JR., F.S.A., 13 156th Ave., Redington Beach, Fla. 33708
- 1971 BARDSLEY, LEONARD J., A.S.A., Manager, Foreign Exchange Section, E. I. du Pont de Nemours & Co., Wilmington, Del. 19898
- 1965 *BARHAM, THOMAS C., III, F.S.A., American Benefit Corp., 401-11th St., Huntington, W. Va. 25701
- 1966 BARKE, ROBERT C., A.C.A., President, Barke-Anderson & Assoc., Inc., 625 Second Ave. S., Minneapolis, Minn. 55402
- 1965 *BARKER, LORING M., F.C.A.S., Assistant Vice-President and Actuary, Fireman's Fund American Ins. Co., San Francisco, Calif. 94120
- 1969 BARLOW, LUCINDA B. (Mrs.), American States Ins. Companies, Indianapolis, Ind. 46206
- 1965 *BARNABY, CHARLES H., F.S.A., Vice-President, Equimatics, Inc., 1025 Elm St., Dallas, Tex. 75202
- 1967 BARNES, ROBERT L., F.C.I.A., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Suite 4545, Chicago, Ill. 60670
- 1965 *BARNHART, E. PAUL, F.S.A., Consulting Actuary, 130 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 *BARNHART, LYLE H., A.S.A., F.F.A.A., A.C.A., 801 Tenth Ave., Fulton, Ill. 61252
- 1967 BARRETT, EDWARD W., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1970 BARRETT, WILLIAM A., A.S.A., M.C.A., Consultant, Towers, Perrin, Foister & Crosby, Inc., 1900 Bldg., Century City, Los Angeles, Calif. 90067
- 1965 *BART, ROBERT D., F.C.A.S., Senior Vice-President, The West Bend Co., 400 Washington St., West Bend, Wis. 53095
- 1969 BARTK, ROBERT F., F.C.A.S., Assistant Actuary, Kemper Ins. Group, Long Grove, Ill. 60047
- 1965 *BARTMER, HERMAN, F.S.A., Vice-President—Group Pensions, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BARTLESON, EDWIN L., F.S.A., Route 1, P.O. Box 105, Clinton, Miss. 39056
- 1972 BARTLETT, DAPHNE D. (Mrs.), F.S.A., Second Vice-President and Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *BARTLETT, DWIGHT K., III, F.S.A., Senior Vice-President, Monumental Life Ins. Co., Baltimore, Md. 21202
- 1966 BASH, FLOYD A., JR., A.S.A., Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1965 *BASH, JOHN K., F.C.A., 72 Birch Rd., Port Republic, Md. 20676

ENROLLED

- 1965 *BASSETT, PRESTON C , F.S.A , F C A , Vice-President and Actuary, Towers, Perrin, Forster & Crosby, Inc , Three Penn Center, Philadelphia, Pa 19102
- 1967 BASSIN, ROBERT, Vice-President, Management Applied Programming, Inc , 6420 Wilshire Blvd , Los Angeles, Calif. 90048
- 1966 BASSLER, CHARLES G , A F A A , Actuary-Accountant, Bassler & Co , 1544 Woodruff St , Pittsburgh, Pa 15220
- 1971 BATCHELDER, WILLIAM H., F S A , Western Farm Bureau Life Ins. Co., Denver, Colo. 80217
- 1965 *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
- 1966 BATES, JAMES M., A.S.A., President. Ohio State Life Ins Co., Columbus, Ohio 43215
- 1967 BATHO, BRUCE W , A.S.A., A C A S , Executive Vice-President—Administration, Life Ins Co of Georgia, Atlanta, Ga. 30308
- 1965 *BATHO, ELGIN R , F.S.A , F.C.A.S , 5219 Tower Drive, Cape Coral, Fla 33904
- 1970 BATTAGLIN, BERNARD H , A.C.A.S., Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1969 BATTEN, ROBERT W., F.S.A., Professor of Actuarial Science, Georgia State University, University Plaza, S.E., Atlanta, Ga. 30303
- 1965 *BATTLE, WILLIAM R., F S A , President, Shenandoah Life Ins. Co., Roanoke, Va 24025
- 1971 BAUCOM, BENNIE W., F.S.A., Vice-President and Actuary, Provident Life & Accident Ins Co , Chattanooga, Tenn 37402
- 1968 BAUER, NICHOLAS, F.S.A., F.C.I.A , Vice-President and Actuary, Montreal Life Ins. Co , Montreal, Quebec H3A 1E4
- 1969 BAUSH, MARY (MISS), A.C.A , Assistant Vice-President, Huggins & Co., Inc , 1401 Walnut St , Philadelphia, Pa 19102
- 1965 *BAYLES, RICHARD E , F S A , Associate Actuary, New England Mutual Life Ins Co , Boston, Mass. 02117
- 1968 BAYO, FRANCISCO, A S A , Social Security Administration, Baltimore, Md 21235
- 1965 *BEACH, MORRISON H., F.S.A , F C I A , President and Chairman of the Board, The Travelers Corporation, Hartford, Conn. 06115
- 1969 BEAIRD, B LYNN, A S A , Associate Actuary, The Wyatt Co., 6610 Harwin Dr , Suite 274, Houston, Tex 77036
- 1966 BEAIRD, V CLARK, A S A , F.C.A , Vice-President, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Tex 75201
- 1966 BEARD, ALLEN R , A.C.A., c/o Herget & Co., Inc., 15 Charles Plaza, Baltimore, Md. 21201
- 1969 BEALES, JOHN H , JR , Associate Actuary, United Ins Co. of America, Chicago, Ill. 60601
- 1967 BEAN, RICHARD W., Actuary, State of California, Dept. of Ins , 600 S. Commonwealth Ave , Los Angeles, Calif 90005
- 1966 BEARD, ALLEN R., A.C.A , c/o Herget & Co , Inc , 15 Charles Plaza, Baltimore, Md 21201
- 1965 *BEARDSLEY, CHARLES M , F.S.A , F C I A , F.C.A , Chairman and Chief Executive Officer, Boone & Co , P.O. Box 66, Winston-Salem, N.C. 27102
- 1965 *BEASLEY, FLOYD T , F S A , Vice-President and Actuary, Equitable Life Ins. Co of Iowa, Des Moines, Iowa 50306

ENROLLED

- 1965 *BEATTIE, NORA M. (Miss), F.S.A., Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *BEATTIE, ORVILLE C., F.C.A., Chairman of the Board, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1967 BEATTY, CHESTER D., F.S.A., F.C.I.A., Executive Officer—Group Insurance, Imperial Life Assur. Co., Toronto, Ontario M4V 1N7
- 1965 *BECKER, MURRAY L., F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1966 BECKER, TED, A.S.A., Managing Actuary, State Board of Ins., Austin, Tex. 78786
- 1966 BECKERT, THOMAS A., F.S.A., Group Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1973 BECKMAN, RAYMOND W., F.C.A.S., Consulting Actuary, Booz Allen Consulting Actuaries, 660 Newport Center Dr., Newport Beach, Calif. 92625
- 1967 BEDNAR, ROBERT J., A.S.A., Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1970 BEEKMAN, JOHN A., A.S.A., Professor, Dept. of Mathematical Sciences, Ball State University, Muncie, Ind. 47306
- 1969 BEERNINK, DARRELL W., F.S.A., Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61761
- 1971 BEERS, CLYDE D., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *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
- 1971 BEILES, HERBERT N., F.S.A., F.C.I.A., Group Actuary, Pensions, Crown Life Ins. Co., Toronto, Ontario
- 1971 BEIN, ROBERT L., F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
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- 1971 PLUNKETT, JOSEPH A., American Re-Insurance Co., New York, N.Y. 10025
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- 1965 *POLLACK, ROBERT, F.C.A.S., President, Colonial Penn Ins. Co., Philadelphia, Pa 19103

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- 1972 POLLOCK, DAVIS A , F S A., Assistant Actuary, Central Life Assur Co , Des Moines, Iowa 50306
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- 1971 RABINOWITZ, BERNARD, A.S.A., F.C.I.A., Associate Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
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- 1965 *RAMSEY, HENRY B., JR., F.S.A., Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172
- 1965 *RANDALL, DONALD J., F.S.A., Senior Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701

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☐ A.C.A.

Title.....

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Address.....

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

Country.....

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(Signature)

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- 1974 RANDALL, FREDERICK A, F S A , Associate Actuary, Berkshire Life Ins. Co., Pittsfield, Mass. 01201
- 1965 *RANDALL, ROBERT J, SR., F S A , Assistant Vice-President and Associate Actuary, Equitable Life Assur Soc , New York, N Y 10019
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- 1972 RANKINS, J. ROBERT, F S A , Associate Actuary, Massachusetts Mutual Life Ins Co., Springfield, Mass. 01111
- 1965 *RAPAPORT, ANNA MARIA (MRS.), F S A , Second Vice-President and Associate Actuary, Equitable Life Assur Soc , New York, N Y 10019
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- 1965 *RATHGEBER, FREDRICK E., F.S.A., Executive Vice-President. Prudential Ins Co., Newark, N.J. 07101
- 1967 RATNASWAMY, RAJARATNAM, A.C.A.S., Staff Actuary, St Paul Ins. Cos, St Paul, Minn. 55102
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- 1965 *READE, DAVID M., F.S.A., F.C.I.A., F C A., Senior Vice-President, Kwasha Lipton, Inc, 429 Sylvan Ave, Englewood Cliffs, N.J. 07632
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- 1965 *REAVILL, ALBERT E., JR., F.S.A., Vice-President, Connecticut Mutual Life Ins. Co, Hartford, Conn. 06115
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- 1968 REED, OWEN A, F.S.A., F.C.I.A., Actuarial Vice-President—Group, Sun Life Assur. Co. of Canada, Montreal, Quebec H3C 3G5
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- 1966 RICCIARDELLI, CARMINE F., A S A., Vice-President, Life Div., Mutual Service Life Ins Co., St Paul, Minn. 55104
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INCORPORATION OF THE ACADEMY

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

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

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

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

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

BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED MARCH 21, 1973

ARTICLE I
MEMBERSHIP

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

Members shall be entitled to vote, hold office, make nominations, 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.

SEC. 2. *Requirements for Admission to Membership.*

A. *On the date the first Board of Directors meets to adopt the initial Bylaws and to elect the first Officers of the Academy, hereinafter called the "Date of Organization," the following shall be enrolled as members:*

1. All persons who on the said Date of Organization were members in good standing of the American Academy of Actuaries, an unincorporated association. (A member "in good standing" is one who has paid the dues of the said unincorporated association for the year 1966 or who, because of age or disability, under the terms of the bylaws of said association has been exempted from payment of dues.)
2. Any person who became a member of the predecessor unincorporated association at its date of organization or subsequently by approval of his application for membership and who (a) has not paid the 1966 dues of said association, (b) has not been exempted from such dues because of age or disability, or (c) has not resigned his membership in said association, shall by mailed notice be given

an opportunity to pay the 1966 dues of \$10 to the Academy and become a member. If the dues remain unpaid thirty days after the mailing of such notice, such person thereafter may become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application.

B. *After the Date of Organization.* Any person not enrolled under paragraph A may apply for membership and shall become a member by meeting the following experience and education requirements (and if not a resident of the United States, such other requirements as may be established by the Board of Directors), provided that his application is approved by at least 75 per cent of the whole Admissions Committee and confirmed by 75 per cent of the whole Executive Committee or is approved by more than 50 per cent but less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee. Each candidate for admission shall submit an application which shall include a résumé of his education, background, and experience, together with such other information as the Admissions Committee may request.

1. **Experience Requirements.** If the candidate for membership has attained Fellowship by examination in any of the actuarial organizations named in paragraph 2 below, he must, at the date of his application for membership, have had five years of experience in responsible actuarial work. Each other candidate must, at the date of his application, have had seven 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, and property and casualty insurance.

2. **Education Requirements.**

- a) A candidate who was, at the Date of Organization,
 - (i) a Fellow or Associate of the Casualty Actuarial Society
 - (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
 - (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
 - (iv) a Fellow or Associate of the Society of Actuariesshall be deemed to have met all education requirements.
- b) Each other candidate shall be required to apply under either a Life and Health Insurance and Pensions Major or a Property

and Casualty Insurance Major. To demonstrate his educational qualifications for admission during any one of the periods, enumerated below as (i)-(v), the applicant must complete, before the end of the applicable period, the requirements specified below for such period. The examinations referred to shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations:

(i) Until January 1, 1970.

To be admitted during this period, a candidate may be required by the Admissions Committee to provide it with satisfactory evidence of his knowledge and skill by taking an examination specially designed for this purpose.

(ii) January 1, 1970, to December 31, 1970.

(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall be deemed to have met all education requirements if he is an Associate of the Society of Actuaries; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:

- (1) General mathematics,
- (2) Probability and statistics,
- (3) Numerical analysis and compound interest,
- (4) Life contingencies, and
- (5) Demography, principles underlying the construction of mortality and other tables, elements of graduation of mortality tables and other series, risk theory, and the sources and characteristics of the principal mortality and disability tables (including the methods used in their construction and graduation) and of the principal mortality and disability investigations.

(B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall be deemed to have met all education requirements if he is an Associate of the Casualty Actuarial Society; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:

- (1) General mathematics,
 - (2) Probability and statistics,
 - (3) Compound interest and life contingencies,
 - (4) Principles of economics, theory of risk and insurance coverages and policy forms, and
 - (5) Principles of ratemaking, insurance statistics, and data processing.
- (iii) January 1, 1971, to December 31, 1971.
- (A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
- (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
 - (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
 - (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
- (B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
- (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- (iv) January 1, 1972, to December 31, 1972.
- (A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be re-

quired to have passed a comprehensive examination in two of the following numbered subject categories:

- (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
 - (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
 - (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
- (B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
- (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis
- (v) On and after January 1, 1973.
- (A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:
- (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
 - (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
 - (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
- (B) To be admitted during this period, a candidate apply-

ing under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:

- (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- c) The examinations referred to in this Section will emphasize the application of the candidate's knowledge and skills to the solution of appropriate problems and may include (i) open book tests with ample time allowed for the candidates to demonstrate thoroughness and judgment and (ii) oral examinations designed to evaluate the candidate's professional experience.
3. Modification. The Board of Directors, upon the recommendation of 75 per cent of the whole Admissions Committee, may, by a vote of at least 75 per cent of the whole Board, modify the foregoing requirements for a candidate who has substantially satisfied such requirements if, owing to special and unusual circumstances, it is deemed that such requirements would be inequitable and unreasonable unless so modified.

ARTICLE II

MEETINGS OF THE MEMBERS

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

- a) Approval of minutes of previous meeting.
- b) Report of Officers.
- c) Old business.
- d) New business.
- e) Elections.
- f) Adjournment.

Special meetings of the members 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 to each member 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 eighteen elected members, the Officers, and the two immediate Past-Presidents.

SEC. 2. *Election and Term of Office.* At each annual meeting the members shall elect six members as elected members of the Board to serve for a period of three years. Specifically, the term of office of a Director shall begin at the close of the annual meeting of the Academy at which he is elected 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. Members receiving the greatest number of votes shall be elected, provided the number of votes received is not less than one-third of those cast. A retiring elected member of the Board, other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected member at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected member of the Board at the time at which his ex officio membership on the Board as Past-President expires. If a vacancy occurs among the elected members of the Board, including a vacancy created by the election of an elected member of the Board to an office, it shall be filled for the unexpired term by majority vote of the whole Board.

SEC. 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 or 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.

During any interim between meetings of the Board, the President may obtain Board action by using mail ballots.

SEC. 4. *Quorum.* At meetings of the Board, one-third of the members of the Board shall constitute a quorum.

SEC. 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 principal office of the Academy.
- c) To invest and administer the funds of the Academy.
- d) To arrange for 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 modify the requirements and approve applications for membership as provided in Article 1, Section 2, B 3 of the Bylaws.
- h) To authorize such committees as it may deem necessary for the conduct of the affairs of the Academy
- i) To establish and prescribe the use of a corporate seal.

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), (g), (h), and (i) 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.

SEC. 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 Presi-

dent-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 Board, and he shall serve as the President until the close of the second subsequent annual meeting of the Board. 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 Board following his succession to the Presidency, he shall further serve as President until the close of the next subsequent annual meeting of the Board.

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.

SEC. 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.

SEC. 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.

SEC. 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.

SEC. 5. *Treasurer.* The Treasurer shall keep a register of the members, 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 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. Any member who has become totally disabled or who, having attained age 62, notifies the Treasurer in writing that he has retired from active work may be exempted from the payment of dues at the discretion of the Board. Any member who has attained age 70 prior to the calendar year with respect to which dues are payable shall be exempted from the payment of dues.

It shall be the duty of the Treasurer to cause to be notified by mail any member 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 from the rolls and such person shall cease to be a member of the Academy. Such person may, however, again become a member by applying for membership and meeting such other conditions as the Board may prescribe.

SEC. 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.

SEC. 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.

SEC. 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

SECTION 1. *Resignation.* Any member 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, when accepted by the Board, it shall become effective as of the date it was filed. Notwithstanding the foregoing, the Board may in its discretion permit the resignation of a member against whom a complaint or charge is pending. The Board, on written application of any member who has resigned, may reinstate such member subject to such conditions as it may prescribe.

SEC. 2. *Discipline.* The Board, at any meeting attended by at least one-half of its members, 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 of the Academy in his relationship to the Academy or its members, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. The Board 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 preferred in writing and subscribed to by a member.

In the course of dealing with questions and complaints relating to the conduct of members, the Board may appoint, from among the members of the Academy, committees and boards vested with the powers specified herein:

- a) Investigating committees empowered to investigate questions and complaints and to prefer charges against a member.
- b) Prosecuting committees empowered to prosecute charges against a member at hearings before the Board or a disciplinary board.
- c) Disciplinary boards empowered to hear evidence relating to questions and complaints and to make findings with respect to such evidence.

The procedures for such committees and boards shall be prescribed by the Board. The Board may retain counsel for the assistance of the Board and of committees and boards appointed by it.

In any hearing before the Board or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to be informed of the nature and content of the question or complaint, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence in his behalf. Any member 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.

In all proceedings under this Section, the Board shall decide, directly or upon review of the findings of a body appointed by it, whether or not misconduct has occurred. If the Board finds that misconduct has occurred, it may warn, admonish, reprimand, suspend, or expel the member, provided that no order reprimanding, suspending, or expelling a member shall be issued except after a hearing before the Board or a disciplinary board.

A member 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 attending a meeting upon the following conditions:

- a) All rights and privileges of membership 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 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 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 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 a meeting of the Academy.

The Board may, in its discretion, reinstate to membership at any time a member 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 of their action in all instances in which the Board orders the suspension or expulsion of a member. 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 a meeting of the Academy have voted in favor of suspension or expulsion. At the same time notification is given to the members, 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, the Board shall give notice of such action to the members of the Academy and to any newspapers or journals previously advised by the Board of the member's suspension or expulsion.

ARTICLE IX

NOTICE

The requirement that notice be given to members 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 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 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 meeting of the Academy and shall then take effect if approved by a majority of the members present.

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 members of the Academy when they encounter questions of professional conduct as actuaries, the following "Guides to Professional Conduct" have been prepared by order of, and approved by, the Board. 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 member 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 member will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.
- b) The member will bear in mind that the actuary 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 member 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 member's client or employer and in what capacity the member is serving his client or employer.

- b) The member 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 member 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 member 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 member's actuarial service, whether one or more clients or employers are involved, the member will not perform such actuarial 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 member 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 member 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 member 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 member 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 member 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 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.

5. *Advertising and Relations with Other Members.*

- a) The member 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 member 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 member 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 member will use a designation dependent upon elective or appointive qualification within the Academy, such as "President," "Member of the Board of Directors," or "Member of the Education and Examination Committee," 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 most recent addition being in 1973.

OPINIONS AS TO PROFESSIONAL CONDUCT

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 a member in his relations to the Academy or its members, 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 Professional Conduct Committee to have continuous oversight over 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 and answers inquiries about professional conduct, including both general inquiries and those relating to particular situations but not to named members. (Complaints and questions involving named members should be directed 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 other actuarial organization in the United States has its own designation. There is a general understanding among the 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.

OPINION A-1: RELATIONS WITH OTHER ACTUARIES

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 man'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 enriches the total knowledge within a profession.

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

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 man 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 man 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."

OPINION

In the opinion of the Committee, an actuary, as a professional man, will show professional courtesy toward fellow actuaries and their clients. It is recognized that competition exists in the profession, since clients are

free to change advisers, and it should be possible for the public to know what services are available. However, for the members of a profession to practice aggressive competition would be to destroy the desirable characteristics of a profession.

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

OPINION A-2: USE OF TITLES AND DESIGNATIONS

Guide 7 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by members 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 a member to the Academy.

As an example of the use of titles by a member, 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 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

If an employee has been given no title, he merely signs his name with or without the "M.A.A.A." or "Member of the American Academy of

Actuaries," as he chooses. 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 member of the Board of Directors may use his designation "Member of the Board of Directors, 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 a member 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 a member), 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 member 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 member is representing himself as a spokesman of the Academy or of one of its component parts.

OPINION A-3: TRANSMITTAL OF ACTUARIAL REPORTS

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 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 on 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 member, or through a bank or trust company, the Committee believes that the member 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 a member 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 member, unless the member is identified and it is clearly understood and agreed that the member'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.

OPINION A-4: ACTUARIAL PRINCIPLES AND
PRACTICES IN CONNECTION
WITH PENSION PLANS

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 actuaries who prepare 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 member 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 member 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 member 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.

OPINION A-5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION

The purpose of this Opinion is to assist the member 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) and on property and liability insurance, demography, investments, and computers. 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 he has had experience involving the application of his actuarial studies and training which equips him to understand thoroughly the pertinent aspects of the particular problem or situation concerning which his advice is sought, and to produce 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 IN- SURANCE COMPANIES IN THE UNITED STATES

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 member's actuarial service" and states that "the member will not perform such actuarial 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 member 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. 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

Recommendations of the Committee on Financial Reporting Principles are published in accordance with procedures prescribed by the Board of Directors in October, 1972. Opinion A-6 of "Opinions as to Professional Conduct" printed in this *Year Book* provides that such Recommendations should be taken into consideration by the actuary and that an actuary who makes use of an assumption or method in conflict with any such Recommendation should be prepared to substantiate its use.

It is the intention of the Committee on Financial Reporting Principles that Recommendations be limited to basic statements. The Committee recognizes the necessity for professional judgment based on individual circumstances, and in formulating Recommendations intends to avoid the definition of detailed techniques or uniform procedures.

All Interpretations published by the Committee relate to and are printed following 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. The Committee encourages comments on published Recommendations and Interpretations, as well as suggestions of possible subjects for consideration.

RECOMMENDATION 1: ACTUARIAL METHODS AND ASSUMPTIONS FOR USE IN FINANCIAL STATEMENTS OF STOCK LIFE INSURANCE COMPANIES PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES (1972)

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.

* 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

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

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 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,
 - 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.

* 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.

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 1-B: CONSERVATISM

- 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 devia-

tions) from such assumptions and estimates" (pp. 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. It would not be reasonable to base the long-range interest assumption used for Type 1 premiums on current market yields at a time when current yield rates are high in historical perspective. 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.
4. 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 in the selection of assumptions should be consistent for both old and 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

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.

RECOMMENDATION 2: RELATIONS WITH THE AUDITOR (1974)

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

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.

RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION (1974)

1. This Recommendation applies to the work of an actuary who acts for a stock life insurance company in the preparation of its financial

statements, who contributes elements for inclusion in any such financial statement, or who audits or reviews elements of such a financial statement, when such financial statement is to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.

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

Actuarial Report

5. Opinion A-6 provides (No. 4), "When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the (Professional Conduct) Committee that Guide 2(c) requires as a minimum that an actuarial

report should be furnished to the company and to the company's independent auditor, if any," and (No. 6), "It is the opinion of the (Professional Conduct) Committee that Guide 4(a) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered."

6. An Actuarial Report should contain descriptions of the scope of the actuary's work and of the actuarial assumptions and methods used.
7. An Actuarial Report should contain expressions of the actuary's opinion as to whether the reserves and other actuarial items in the statements are based on assumptions which are appropriate to the purpose for which the statements were prepared, whether the methods employed are consistent with sound actuarial principles, and whether provision has been made for all actuarial reserves and related statement items which ought to be established. An Actuarial Report should also include a statement of the actuary's opinion as to whether any amount carried in the balance sheet on account of unamortized acquisition expenses and the amount of liabilities carried on account of other future policy obligations and expenses are fairly stated (i.e., neither materially understated nor materially overstated) in accordance with sound actuarial principles (c.f., Recommendation 1).
8. If the actuary is unable to form an opinion in any respect defined in paragraph 7, or if his opinion in any such report is adverse or qualified, the Actuarial Report should specifically state the reason.
9. Material changes in actuarial assumptions from those previously used should be disclosed in an Actuarial Report and their effects noted. Such disclosures should not be limited to factors explicitly assumed but should include reference to the handling, or absence of handling, of such other factors as the actuary in his judgment deems to have pertinence. The adoption for new issues of an actuarial assumption which differs from a corresponding assumption used for any prior issues is not a change in actuarial assumptions within the meaning of this paragraph.
10. The report should also compare (a) the amount of net liability for future policy obligations and expenses, less any amount of un-

amortized 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

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 (1974)

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 incidence of expenses reimbursed by the reinsurer. The same approach would be appropriate for modified co-insurance 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 (1974)

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 pre-

miums 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.

APPLICATION FOR MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

The requirements for admission to membership are set forth in Section 2 of Article I of the Bylaws. An actuary who meets the experience and educational requirements and wishes to apply for membership may request an application form from the office of the Academy.

It is important that a prospective applicant familiarize himself with both the Bylaws and the Guides to Professional Conduct. When he signs the application form, he will be agreeing to be bound by them if his application is accepted.

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

A nonrefundable application fee of \$25 must accompany the application. It will not be applied toward the payment of dues for those candidates accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded. Dues for the year 1975 have been established by the Board of Directors at \$25 per member.

Applications and all inquiries should be addressed to

AMERICAN ACADEMY OF ACTUARIES
208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604

AMERICAN ACADEMY OF ACTUARIES

ADDRESS OF THE PRESIDENT, ERNEST J. MOORHEAD
AT ANNUAL MEETING, OCTOBER 7, 1974
THE COMPLEAT ACTUARY

I. *Preamble*

Any era of extraordinary financial and political turbulence—any time when people view the future with unusual doubt and pessimism—is bound to be a testing time for the actuary. We, more than any other calling that one can easily name, bear the responsibility of advising people how to make provision for the distant future. Contrary to the mistaken compliment sometimes paid us, we possess no special predictive powers. But we have deliberately made it our life's work to apply mathematics and reasoning to the construction of what nowadays are called alternative scenarios, and to help people to make rational provisions and intelligent choices.

In this address the attempt is to define our professional efforts to become what I am calling, in imitation of Izaak Walton, The Compleat Actuary. The address is a meditation upon our needs as we attempt to approach that goal, and upon the Academy's accomplishments and shortcomings in the performance of its tasks for the profession.

II. *Definition of the Compleat Actuary*

The compleat actuary is a person who, on the one hand, possesses a justifiable confidence in himself and his professional institution—and who, on the other hand, generates confidence in us, on the part of those whose well-being depends upon our mathematics and upon our judgment—be they policyholders, clients, or just the public.

The key word thus is Confidence. I have been impressed, as many of you must have been, with the central role that Sir Kenneth Clark gave to confidence in his attractive and exciting television series, *Civilisation; A Personal View*. Said he: "(Civilisation) requires confidence—confidence in the society in which one lives, belief in its philosophy, belief in its laws, and confidence in one's own mental powers. . . . We can destroy ourselves by cynicism and disillusion, just as effectively as by bombs."

Tolstoy, in *War and Peace*, put roughly the same thought into the mouth of the Russian commander Kutuzov, in words uttered on the eve of the Battle of Borodino: "A battle is won by the side that is most resolved to win it."

III. Possessing Confidence in Ourselves

Justifiable confidence in ourselves must surely be the sum of at least four elements of confidence, namely, confidence in our organizational strength, confidence in our individual strength of character, confidence in our influence and impact, and confidence in our respect for, of all things, the limits of our powers. The Academy throughout its short history and throughout this ninth year of its existence has attempted to deal in one way or another with each of these four elements. Let us quickly review them.

A. Confidence in Our Organizational Strength

Nine years ago when the founders of the Academy met in Montreal for its organizational meeting there was little logical reason for confidence, only for faith in the objectives and in the need for yet another actuarial body in a profession that most would have said was amply organized already. Certainly there were doubts and fears attributable merely to our being strangers to each other. Those who harbored suspicions, about the motives of others and the degree of cooperation to be counted upon, can readily be forgiven. Nor did the Academy during its early years enjoy a high degree of confidence on the part of its own members; many were unsure that the Academy was particularly needed, and some looked upon its early false starts and struggles with scorn.

Wisely, the succession of early Academy officers made haste slowly, although all were able to point to substantial accomplishments during their years at the helm. It was not until seven years had gone by that it was considered timely by the then President Morton D. Miller to bring together the heads of all the actuarial bodies in North America to form what has become the Council of Presidents.

The Academy today is noticeably the recipient of more solid member confidence than even three years ago, let alone nine. Our activities are broader, our impact is greater, and the morale and unity of our governing body are increasingly high. Perhaps as important as any measure is the rapidly growing number of members who are becoming personally active in Academy projects. In 1968 our roster of committee members, other than Board members, numbered only a dozen; in 1974 the corresponding figure exceeds 100, and surely will continue to grow.

Support of the Academy among actuaries throughout the United States and elsewhere is increasingly strong. A year ago some, lacking clear statistical evidence, expressed the fear that numerous actuaries who are eligible to join the Academy have not done so. Happily, studies have

shown that these fears were groundless. It is now known that there are few exceptions to the rule that an actuary qualified to be an Academy member is an Academy member.

Because our 1974 Year Book is the first to publish a statistical schedule of membership, I am incorporating into this Address the membership statistics for all the past years of our existence. These figures are as follows:

Year	New Members	Net Withdrawn	Died	Number of Members at Year-End
1965 . . .				1,456
1966 . . .	702		19	2,139
1967 . . .	206		21	2,324
1968 . . .	124	4	16	2,428
1969 . . .	213		35	2,606
1970 . . .	177	1	21	2,761
1971 . . .	322	4	18	3,061
1972 . . .	159	11	20	3,189
1973 . . .	104	7	18	3,268

May I also draw your attention to the valuable table on page 20 of the Year Book showing the composition of Academy membership in terms of the memberships held in other organizations. A special bow may be made to the three Academy members who are listed as members of all four of the bi-national bodies. I wonder if either of them has the courage to display on his business letterhead: John Doe, MAAA, FCAS, FCA, FFAA, FSA!, with the possible additions, if he comes to us from another country, of FIA, FFA, FCIA.

A census of the total membership of each of the five other bodies on July 1, 1973, is shown in the following table. In making the natural comparison one must bear in mind that by no means everybody who is a member of each of these other bodies meets the education and experience requirements of the Academy.

On July 1, 1973	CAS	CAPP	FAA	S/A	CIA
Fellows	268	256	67	2,277	766
Associates and Others	261	274	51	1,976	58
Total	529	530	118	4,253	824
Those known to be Academy Members	355	416	112	2,369	177

B. Confidence in Our Strength of Character

Close attention has very rightly again been given by the present Academy Board to the standards of professional conduct expected of actuaries in these tempestuous times. The Committees on Professional Conduct have struggled with difficult professional conduct questions involving such matters as advertising, the realm of the actuary, and relations with those who are not actuaries. But surely none of us deludes himself into thinking that Guides can ever be a substitute for the actuary's personal determination that he or she will embrace the high precepts of our profession. Ever renewed determination not to demean our craft for selfish ends is necessary if our dignity and self-confidence are to be maintained.

C. Confidence in Our Influence and Impact

Our profession cannot flourish unless each of us remains convinced that our advice on matters on which we are experts is sought and respected. If decisions on large questions demanding actuarial analysis are being made without such analysis having been obtained and considered, we must ask ourselves whether the fault lies within us.

We must also try to ensure that actuaries are available to fill positions in public service that require our expertise. All is not well here, but it is pleasing to observe that now one-half of all State Insurance Departments are staffed with at least one Academy member, that others are asking for help from retired actuaries, and that an appeal to retired actuaries to offer their services has met with healthy response.

D. Confidence in Our Respect for the Limits of Our Powers

As far as I know, no Academy member professes to be personally expert in all major actuarial fields, and no claim has ever been made by the Academy that Academy membership is the sole criterion of capacity for any assignment. It is part of our professional strength and standing that we admit the boundaries of our individual knowledge and experience. Release by our Professional Conduct Committee of Opinion A-5 on this subject has evoked some objections, but none, I believe, denying its pertinence. To the extent that wording changes are needed to clarify that the Opinion does not bar experimentation and broadening of an actuary's experience, such changes doubtless will be made.

*IV. Generating the Confidence of Those We Serve**A. The View from Without*

Down through the years that tiny band of people who know what an actuary is and does have accorded us a high degree of confidence; hence one is tempted to describe our task as maintaining, rather than generating, public confidence. But I choose the word "generating" because there has been some recent deterioration of public confidence, caused perhaps in part by the very complexity of our organizational structure. People who are confused are rarely confident.

Furthermore, the slowness of actuaries to speak clearly about problems that we are better qualified than anybody else to solve has hurt us and will continue to do so if we repeatedly hang back. If you ask for examples, lack of actuarial initiative in pension reform, in measuring insurance company earnings, in justifying or changing practices in dealing with policyholders, readily come to mind. And surely we agree that any hesitancy to grasp firmly the nettle of inflation now that dollar deterioration has become so noticeably an element in our economic fabric can shake still further the prevailing belief that the actuary is Johnny-on-the-spot when advice is needed.

In 1974 the actuary has been in newspaper headlines at least twice because of major controversies. One of these concerns the nation's social security system, the other sharply differing recommendations by actuaries to the retirement board of the City of Sacramento. Both are distressing, but both have educational value not to be overlooked.

On social security, some of the headlines may indeed speak in undue superlatives. Nevertheless, it is appropriate that actuaries are being heard in clear response to the four large questions being asked, viz. (1) Is the pattern of scheduled retirement benefits reasonable? (2) Are the projected contribution rates consistent with the projected benefits? (3) Is the system on a collision course with desirable social policy on population growth? (4) How large a part of the bed called Retirement Income is destined to be occupied by each of these diverse bedfellows, private pensions and social pensions?

The Sacramento controversy has helped to spur us on to complete, for the benefit of all, definitions of actuarial principles in pension work which have defied several prior attempts. It is hoped that all Academy members active in the pension field have by now studied the paper issued two months ago by Mr. Swick's Committee, and that many of you have contributed your ideas and criticisms.

Because one of our major Academy tasks is to meet the legitimate expectations of insurance and pension regulators, I asked a good Academy friend in the regulatory area—Mr. Robert E. Dineen, Consultant to the National Association of Insurance Commissioners—to give us the benefit of his views on all this. After reminding me that the NAIC is purely advisory to the individual Commissioners, Mr. Dineen expressed himself in these helpful words:

As the insurance business becomes more complicated, insurers, regulators and the public at large are becoming increasingly dependent on actuaries. The heavier the responsibility, the more important it is that actuaries be qualified to meet the increasing ethical and legal requirements imposed upon them.

Any movement in the profession itself which tends to reinforce these needs and objectives is timely and deserves high priority. That is why I admire so much the efforts in the profession in two directions: (1) avoiding any smug feeling of complacency about the status of the profession, high though it may be, and (2) stimulating and implementing programs to improve the qualifications of actuaries and the quality of the many essential services the actuary is required to perform. It requires little vision to see that the actuarial profession is destined to be held to standards equally as demanding as those to which the legal and accounting professions are being subjected.

So, keep up the good work, and don't let the desires of any who may prefer the simple days of the past slow up the momentum.

B. Our Efforts from Within

Every one of the Academy's major activities can be seen to be in the field of generating, sustaining or justifying confidence by the public that they can rely upon the capacity and probity of the actuary. We are assisting regulatory bodies, we are codifying our standards, principles and practices, we are working more and more harmoniously with impinging professions, we are developing a philosophy on the thorny issue of professional independence, and we are asking ourselves pointed questions about the future of our organizational structure. Also, not to be overlooked, we are talking with actuaries at club and association meetings as well as through our *Newsletter*, and we are inviting (and receiving) suggestions and criticisms leading to betterment.

There are many ways to express the aim of our profession to generate justifiable public confidence. My award for the best such statement goes to one of our vice-presidents, William A. Halvorson, who in a recent letter put it this way:

Our profession must be prepared to put its responsibility to the public in a first position, and to demonstrate that this responsibility is consistent with our personal responsibilities to our employers and clients.

I particularly commend to your thoughtful consideration Mr. Halvorson's belief that any alleged inconsistency between the actuary's responsibilities to, on the one hand, the public, and to, on the other, his employer, is a hobgoblin that worries us unnecessarily. Those responsibilities can and must be shown to be compatible

V. Conclusion

Confidence, in this imperfect world, too often is built upon one's physical and manipulative strength, i.e., one's perceived ability to compel, to destroy, to delude. None of the confidence possessed or generated by actuaries bears any kinship to the belligerence that causes one nation, one tribe or one creature to assert superiority over others. The confidence we seek stems from our individual and collective competence and standard of behavior. It stems also from whatever progress we can make toward an organizational structure that people dealing with us can respect and understand.

It is satisfying and appropriate for us to take pride in our actuarial heritage, provided we are not arrogant about its uniqueness and its erudition. But the task of today is for us to behave and perform so that future actuaries can justifiably be as proud of their heritage as we of ours.

I close this happy year of observing the profession at close quarters with gratitude of the many who have served the Academy faithfully and wisely, and with strong conviction that we shall perform with the faithfulness, the wisdom, the unity that will indeed enable future generations of actuaries to echo John Ruskin's words that adorn the inside front cover of the 1974 Year Book.

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE

OCTOBER 31, 1974

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois—checking account	\$ 7,231.03
Petty cash fund.	50.00
Harris Trust and Savings Bank—savings account.	1,269.74
First Federal Savings and Loan Association—savings account	15,789.22
	<u>\$24,339.99</u>

FUND BALANCE

Balance, October 31, 1973	\$14,945.67
Excess of income collected over expenditures for the year ended October 31, 1974	9,394.32
Balance, October 31, 1974	<u>\$24,339.99</u>

NOTE:

General.—Income is recognized when collected and expenses when paid in accordance with the cash basis of accounting

Membership dues.—Membership dues are billed on a calendar-year basis at the academy's year end; approximately two-twelfths ($\frac{2}{3}$) of the dues collected apply to future periods.

STATEMENT OF INCOME COLLECTED AND EXPENDITURES MADE

FOR THE YEAR ENDED OCTOBER 31, 1974

Income collected:

Membership dues	\$75,900.34
Interest income	1,192.83
<i>Year Book</i>	2,108.50
Total cash receipts	<u>\$79,201.67</u>

Expenditures made

Administration expense—Society of Actuaries	\$28,186	31
Printing	8,670	17
Shipping, postage, and postage-meter rental	6,525	08
Insurance (liability policy)	1,308	00
Auditing	300	00
Committee and meeting expenses:		
Accreditation—legal	10,594	59
New York office	2,889	02
Financial planning	406	99
Various..	790	90
<i>Year Book</i> printing	9,407	66
Miscellaneous expense.	728	63
Total cash disbursements	\$69,807	35
Excess of income collected over expenditures made	\$ 9,394	32

See note to statement of assets and fund balance.

DALE R. GUSTAFSON, *Treasurer*

We have examined the accompanying statement of assets and fund balance, arising from cash transactions of AMERICAN ACADEMY OF ACTUARIES (an Illinois not-for-profit corporation) as of October 31, 1974, and the related statement of income collected and expenditures made for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the aforementioned statements present fairly the assets and fund balance of the American Academy of Actuaries at October 31, 1974, arising from cash transactions and the income collected and expenditures made by it during the year then ended, on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois
November 12, 1974

MINUTES OF ANNUAL MEETING

The Ninth Annual Meeting of the American Academy of Actuaries was held at 11:10 A.M., October 7, 1974, at the Hotel Bonaventure, Montreal, Quebec, Canada, as guests of the Conference of Actuaries in Public Practice at their annual meeting.

The business meeting was part of a morning-long Academy program which featured panel discussions of Professional Conduct and the Independence of the Actuary and Accreditation Issues.

The business meeting was called to order by President E. J. Moorhead. As provided in the Bylaws, official notice of the annual meeting dated September 1, 1974, had been mailed to all members. In attendance were over 175 members, and a quorum was declared present. It was moved, seconded, and carried that the minutes of the November 12, 1973, meeting, as published in the 1974 *Year Book*, be approved.

The Secretary reported the current membership of the Academy to be 3,351. The Board has had three meetings since the last annual meeting, and the Executive Committee met three additional times. Notice was made that the *Newsletter* was being used as an important communication vehicle on the activities of the Board and various committees especially the Professional Conduct and Actuarial Principles Committee. The Secretary's report was accepted.

President Moorhead reported the deaths of the following members in the past year:

LOUIS ARBEIT	RALPH KEFFER
W. STANLEY AUSTIN	WILLIAM MACFARLANE
RALPH H. BLANCHARD	CHARLES A. MCCONAGHY
DORRANCE C. BRONSON	GUSTAV F. MICHELbacher
CHARLES P. CRAWFORD	ROBERT C. MORROW
OLIVER D. DICKERSON, JR.	G. ROBERT MULLANS
JOHN C. FRASER	GARY E. OLSON
JOSEPH FROGGATT, JR.	H. LEWIS RIETZ
HAROLD A. GARABEDIAN	GEORGE I. SHAPIRO
FRED W. HAMM	RALPH E. TRABER
HAROLD J. HORNBERGER	SAMUEL WINN
B. GEORGE ISEN	

A moment of silence was observed in respect to these members.

Treasurer Gustafson reported that the increase in dues had been enough to offset the impact of inflation and activity on the part of the Academy. He expects a slight surplus to emerge at the end of the current year, but projections show that 1975 will be break-even. The Board of Directors has adopted a resolution to keep the annual dues to \$25, but it must be anticipated that a dues increase will possibly follow in 1976. The Treasurer's report was accepted.

The President called for old business and new business. There was none.

President Moorhead called for a report by Mr. Robert J. Myers, Chairman of the Nominating Committee. The following members were presented as nominees of the committee to succeed members whose terms have expired:

DWIGHT K. BARTLETT, III
WILLIAM DREHER
WALTER L. GRACE
BARBARA LAUTZENHEISER
PAUL LISCORD
GEORGE STENNES

A call was made for nominations from the floor. There were none.

It was moved, seconded, and carried that nominations be closed and that the Secretary be instructed to cast one ballot for the individuals nominated to serve as directors for three years or until their successors are elected. The nominees were duly elected.

President Moorhead then delivered his presidential address which highlighted confidence as the backbone of the work of the Academy. The full text is published in the 1975 *Year Book*.) At the conclusion of his address, President Moorhead passed the Academy's gavel to the new President, Daniel J. McNamara. In accepting the gavel, Mr. McNamara praised the leadership of President Moorhead. This praise was seconded by Past President Myers. Mr. McNamara also called for a more unified effort on the part of the profession asking all of the membership to rise to the challenge and become involved in the Academy affairs.

The annual meeting was adjourned at 11:55 A.M.

WALTER S. RUGLAND
Secretary

OTHER ACTUARIAL ORGANIZATIONS

*CASUALTY ACTUARIAL SOCIETY**

Officers:

President	M. STANLEY HUGHEY
President-Elect	RONALD L. BORNHUEFTER
Vice-President	GEORGE D. MORISON
Secretary	ROBERT B. FOSTER
Treasurer	WALTER J. FITZGIBBON, JR.

200 East 42nd Street, New York, New York 10017

Phone (212) 557-8638

Meetings in 1975:

MAY 18-21	The Greenbrier, White Sulphur Springs
NOVEMBER 16-18	Le Chateau Champlain, Montreal

*CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE**

Officers:

President	ROBERT H. TAYLOR
President-Elect	CARROLL E. NELSON
Vice-Presidents	SAMUEL N. AIN
	CARL H. FISCHER
	DAVID M. READE
	GEORGE VAN FLEET
Secretary	CHARLES B. H. WATSON
Treasurer	ORVILLE C. BEATTIE

10 South La Salle Street, Chicago, Illinois 60603

Phone (312) 782-8683

Meetings in 1975:

OCTOBER 27-28	Sheraton-Dallas, Dallas
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*FRATERNAL ACTUARIAL ASSOCIATION**

Officers:

President	EUGENE PORTER
Vice-President and	
Secretary	WILSON W. NAGGS
Treasurer	JOHN D. BALLARD

% Modern Woodmen of America, Rock Island, Illinois 61201

Phone (309) 786-6481

* One of the four original organizations that formed the American Academy of Actuaries

Meetings in 1975:

SEPTEMBER 22

Netherland Hilton Hotel, Cincinnati

*SOCIETY OF ACTUARIES***Officers:*

President	CHARLES LAMBERT TROWBRIDGE
President-Elect	JOHN M. BRAGG
Vice-Presidents	E. PAUL BARNHART WILLIAM A. HALVORSON JOHN C. MAYNARD DANIEL W. PETTENGILL
Secretary	JEAN-JACQUES DESCHÈNES
Treasurer	ANNA M. RAPPAPORT

208 South La Salle Street, Chicago, Illinois 60604

Phone (312) 236-3833

Meetings in 1975:

MARCH 20-21

Century Plaza, Los Angeles

APRIL 17-18

Americana, New York

MAY 22-23

Netherland Hilton, Cincinnati

OCTOBER 20-22

Americana, Bal Harbour

*CANADIAN INSTITUTE OF ACTUARIES**Officers:*

President	CECIL G. WHITE
President-Elect	ROBIN B. LECKIE
Secretary	ROBERT H. HAMMOND
Treasurer	WILLIAM J. FOX

Suite 506, 116 Albert St., Ottawa Ontario, K1P-5G3

Phone (613) 234-9552

Meetings in 1975:

MARCH 13-14

Le Chateau Champlain, Montreal

JUNE 12-13

Winnipeg Inn, Winnipeg

OCTOBER 2-3

Four Seasons Sheraton, Toronto

*INTERNATIONAL ACTUARIAL ASSOCIATION**United States Officers:*

Vice-President

EDWARD A. LEW

* One of the four original organizations that formed the American Academy of Actuaries

Secretary and National
Correspondent—U.S.
Section*
Council

FREDRICK E. RATHGEBER
JOHN K. DYER, JR.
ROBERT J. MYERS
LEROY SIMON
CHARLES LAMBERT TROWBRIDGE

Next Meeting:

OCTOBER 25—

NOVEMBER 1, 1976 Tokyo, Japan

*INTERNATIONAL ASSOCIATION OF
CONSULTING ACTUARIES*

Officers:

Chairman PRESTON C. BASSETT
Vice-Chairman RAYMOND C. PALMER
Secretary-Treasurer EVAN INNES

TPF & C., 90 Park Ave., New York, N.Y. 10016

Next Meeting:

NOVEMBER, 1976 Australia

* Prudential Insurance Company of America, Prudential Plaza, Newark, New Jersey 07101.

ACTUARIAL CLUBS*

ATLANTA ACTUARIAL CLUB

DAVID J. BAHN, *President*

HAROLD R. SHERRY, *Secretary-Treasurer*

(Insurance Systems of America, Atlanta, Ga. 30346)

BALTIMORE ACTUARIES CLUB

RALPH E. EDWARDS, *Secretary*

(Baltimore Life Ins. Co., Baltimore, Md. 21201)

ACTUARIES CLUB OF BOSTON

Rotating Chairman

EDWIN H. TEBBETTS, *Secretary-Treasurer*

(New England Mutual Life Ins. Co., Boston, Mass. 02117)

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KENT M. SIMMONS, *Secretary-Treasurer*

(Country Mutual Insurance Co., Bloomington, Ill. 61701)

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CHARLES A. WITTENBERG, *Secretary-Treasurer*

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BRUCE D. SCHAEFFER, *Secretary-Treasurer*

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* These clubs, of a local and regional character, have no official connection with the American Academy of Actuaries but supplement many of its activities.

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JOHN B. THOMPSON, *Secretary*

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HAROLD PHILLIPS, *President*DONALD R. SCHUETTE, *Secretary-Treasurer*

(School of Business, University of Wisconsin, Madison, Wis. 53706)

PUBLICATIONS OF ACADEMY

Publications may be obtained from the Office of the Academy, 208 South La Salle Street, Chicago, Illinois 60604, U.S.A. Prices are in U.S. dollars and include postage in the United States and Canada. Remittance must accompany order.

YEAR BOOK. \$10.00.

LIST OF MEMBERS BY BUSINESS CONNECTION. \$5.00.

NEWSLETTER. No charge.