

1980 Year Book—American Academy of Actuaries

AMERICAN
ACADEMY
of
ACTUARIES

1980 Year Book



NOVEMBER 1, 1979

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

JOHN RUSKIN

**AMERICAN
ACADEMY
of
ACTUARIES**

1980 Year Book



PUBLISHED BY THE ACADEMY

Executive Office
1835 K Street, N.W.
Washington, D.C. 20006

Administrative Office
208 South LaSalle Street
Chicago, Illinois 60604

NOVEMBER 1, 1979

MADE IN THE UNITED STATES OF AMERICA

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HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

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

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

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

After January 1, 1970, educational requirements were gradually increased until 1976.

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

In January 1976, an important amendment to the Bylaws created a new non-voting class of membership designated Affiliate of the American Academy of Actuaries. This class consisted of non-members of the Academy who became Enrolled Actuaries under the Employee Retirement Income Security Act of 1974 (ERISA), subject to acceptance of their applications by the Academy. Subsequently, in January 1979, the Bylaws were further amended to eliminate the distinction between Affiliates and Members of the American Academy of Actuaries, thereby creating one class of membership designated Members of the American Academy of Actuaries as well as setting the experience required at three years of responsible actuarial work. Subsequently, the Academy Board set the basic educational requirement at Associateship in the Casualty Actuarial Society or the Society of Actuaries or status as an Enrolled Actuary under ERISA.

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

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

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

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

EXPRESSIONS OF PROFESSIONAL OPINION. The first major influence of the Academy beyond the boundaries of the profession was in its response, beginning in 1972, to the drafts of guides for audits of stock life insurance companies by the American Institute of Certified Public Accountants. This

cooperative endeavor has led to regular and close association between the actuarial and accounting professions.

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

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

ADMINISTRATION. From the outset the Academy shared administrative facilities with the Society of Actuaries in Chicago, which have since been broadened to serve the Conference of Actuaries in Public Practice also. A major step to increase the value and influence of the Academy was taken in January 1976 when Stephen G. Kellison was appointed Executive Director with headquarters in Washington, D.C. Kellison, a member of the Academy, will coordinate Academy activities in the public sector. The Washington office staff was further strengthened by the appointment of a full-time communications specialist in January 1977 and a full-time staff lawyer in September 1979.

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

PUBLICATIONS. The Academy continues to expand its scope of publications. The Academy publishes annually a *Year Book*. During 1977 the frequency of publication of the *Newsletter* was increased to bimonthly. Also, the *Enrolled Actuaries Report*, originally a special section of the *Newsletter*, has been turned into a separate publication. Finally, the *Journal* has been published as a record of each annual meeting since the 1975 annual meeting. Since January 1, 1977, the *Journal* has also contained official statements of the Academy.



RONALD L. BORNHUETTER
President of the American Academy of Actuaries

BOARD OF DIRECTORS

OFFICERS:

Term Expires

RONALD L. BORNHUEFFER, <i>President</i>	1980
WALTER L. GRACE, <i>President-Elect</i>	1980
MARY H. ADAMS, <i>Vice President</i>	1980
HERBERT L. DEPRENGER, <i>Vice President</i>	1980
RICHARD S. ROBERTSON, <i>Vice President</i>	1981
P. ADGER WILLIAMS, <i>Vice President</i>	1981
CHARLES B. H. WATSON, <i>Secretary</i>	1980
KEVIN M. RYAN, <i>Treasurer</i>	1980

PAST-PRESIDENTS:

EDWIN F. BOYNTON	1980
DALE R. GUSTAFSON	1981

ELECTED:

ALAN C. CURRY	1980
CHARLES E. HOLM	1980
GEORGE D. MORISON	1980
BARTLEY L. MUNSON	1980
ALAN RICHARDS	1980
GEORGE B. SWICK	1980
JAMES A. ATTWOOD	1981
DAVID R. CARPENTER	1981
A. NORMAN CROWDER, III	1981
DARRELL W. EHLERT	1981
JOHN A. FIBIGER	1981
MAVIS A. WALTERS	1981
RAYMOND A. BIRSCHBACH	1982
CHARLES GREELEY	1982
DAVID G. HARTMAN	1982
ROBERT POLLACK	1982
ELIZABETH C. POSTON	1982
DAVID M. READE	1982

ACADEMY HEADQUARTERS AND STAFF

EXECUTIVE OFFICE

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Executive Director
 FREDERICK D. HUNT, JR.
*Director of Communications &
 Government Liaison*

WILLIAM D. HAGER
General Counsel
 CYNTHIA A. SHARP
Projects Coordinator

1835 K Street, N.W.
 Washington, D.C. 20006
 202/223-8196

ADMINISTRATIVE OFFICE

BERNARD A. BARTELS
Administrative Officer

MADELINE M. MADDEN
Administrative Assistant

208 South LaSalle Street
 Chicago, Illinois 60604
 312/782-4204

COMMITTEES

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

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STANDING COMMITTEES

EXECUTIVE COMMITTEE

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

THE PRESIDENT, *Chairman*

THE PRESIDENT-ELECT

THE IMMEDIATE PAST-PRESIDENT

THE FOUR VICE-PRESIDENTS

THE SECRETARY

THE TREASURER

COMMITTEE ON STATE RELATIONS AND ACCREDITATION

Note: The Committee charge and structure are being revised. Committee membership to be announced.

ADMISSIONS COMMITTEE

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

DALE F. ETHINGTON, *Chairman*

ROBERT G. BOLTON

WALTER J. FITZGIBBON, JR.

CECIL D. BYKERK

DANIEL D. MACKEN

THOMAS T. CHAMBERLAIN

INVESTMENT COMMITTEE

This Committee is to develop and maintain an investment policy for Academy funds, such policy to be implemented by the Treasurer.

RALPH J. ECKERT, *Chairman*

M. STANLEY HUGHEY

JAMES O. WEBB

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.

EDWIN F. BOYNTON, *Chairman*

DALE R. GUSTAFSON, *Vice Chairman*

E. ALLEN ARNOLD

ROBERT F. LOWE

EDWARD H. FRIEND

RICHARD S. MILLER

CHARLES C. HEWITT, JR.

WILSON W. NAGGS

JAMES C. HICKMAN

STEPHEN H. NEWMAN

JOHN F. HOOK

RODGER R. PATRICK

RICHARD C. KEATING

RUTH E. SALZMANN

FREDERICK W. KILBOURNE

WILLIAM A. SPARE

BARBARA J. LAUTZENHEISER

PUBLIC RELATIONS COMMITTEE

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

PAUL W. JANUS, *Chairman*

DAVID T. BUNIN

FREDERICK E. RAACH

DANIEL F. CASE

ROBERT F. REDDINGTON

ROBERT H. DOBSON

HARRY R. RICHARDS

RALPH J. HEALEY, JR.

LARRY R. ROBINSON

WILLIAM A. PORTER

STANLEY B. TULIN

COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

ROBERT H. HOSKINS, *Chairman*

NEWSLETTER

M. STANLEY HUGHEY, *Editor*

HAROLD J. BROWNE, *Associate Editor*

DANIEL J. FLAHERTY, *Associate Editor*

VIRGIL D. WAGNER, *Associate Editor*

JOURNAL

HAROLD G. WIEBKE, *Editor*

YEAR BOOK

RICHARD W. GARNER, *Editor*

ENROLLED ACTUARIES REPORT

DANIEL M. ARNOLD, *Editor*

THOMAS M. MALLOY, *Associate Editor*

DANIEL F. MCGINN, *Associate Editor*

GAIL P. SCHAEFFER, *Associate Editor*

RICHARD G. SCHREITMUELLER, *Associate Editor*

COMMITTEE ON RELATIONS WITH ACCOUNTANTS

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

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

M. STANLEY HUGHEY, *Chairman*

STEPHEN D. BICKEL

EDWIN F. BOYNTON

WARREN P. COOPER

ROBERT G. ESPIE

WILLIAM A. HALVORSON

LEONARD MACTAS

ROBERT H. MCMILLEN

JULIUS VOGEL

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.

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WAID J. DAVIDSON, JR.
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LESTER B. DROPKIN
LUTHER O. FORDE
RICHARD M. FRIDLEY
LLOYD K. FRIEDMAN
HARRY D. GARBER
DALE R. GUSTAFSON
CHARLES C. HEWITT, JR.
EDWIN B. LANCASTER
RICHARD A. LEGGETT

GEORGE S. LING, JR.
CHANDLER L. MCKELVEY
JOHN B. MOORE
THOMAS E. MURRIN
RODGER R. PATRICK
WILLIAM G. SCHNEIDER
CHARLES A. SIEGFRIED
WILLIAM DAVID SMITH
H. RAYMOND STRONG
BERNARD L. WEBB
BENJAMIN R. WHITELEY

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

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

CHANDLER L. MCKELVEY, *Chairman*

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SAMUEL ECKLER
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JARVIS FARLEY
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JOSEPH W. LEVIN
JOSEPH W. MORAN
JOHN R. MUETTERTIES
RICHARD J. ROTH
WILLIAM A. SPARE
JACK E. WOOD

COMMITTEES ON FINANCIAL REPORTING PRINCIPLES

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

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

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

GENERAL COMMITTEE

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JAMES H. CROWLEY
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JACK E. WOODCOMMITTEE ON
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FINANCIAL REPORTING
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ROBERT F. LOWE
JOHN R. MUETTERTIES
DAVID SKURNICK
RICHARD H. SNADERCOMMITTEE ON PENSION ACTUARIAL PRINCIPLES
AND PRACTICES

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.

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HARRY M. LEISTER, JR.WILLIAM J. McDONNELL
RICHARD L. MOODY
BARRY L. SHEMIN
RICHARD M. STENSON
MARC M. TWINNEY

PENSION COMMITTEE

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

MARY H. ADAMS, *Chairman*

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ROBERT M. CHMELY
MARTIN J. FRANK

DONALD S. GRUBBS, JR.
STEWART G. NAGLER
MICHAEL J. SENOSKI

Subcommittee on ERISA (Excluding Title IV)

DONALD S. GRUBBS, JR., *Chairman*

Task Force on Legislative Revisions

ANNA MARIA RAPPAPORT, *Chairman*
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HAROLD G. INGRAHAM, JR.
DIANE K. PLANK
ROBERT G. UTTER
ROSS J. WILSON

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MYRON HOCHHEISER
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Subcommittee on PBGC

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LAWRENCE N. BADER
THOMAS G. BIERLEY
CHARLES E. FARR
JOSEPH A. LO CICERO
CLAUDE POULIN

Task Force on CELI

BRUCE D. MOORE, *Chairman*
PRESTON C. BASSETT
LYND T. BLATCHFORD
HARRISON GIVENS, JR.

Subcommittee on Pension Accounting Matters

DOUGLAS C. BORTON, *Chairman*

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EDWIN F. BOYNTON
YUAN CHANG
EDWARD H. FRIEND

DONALD E. FUERST
PAUL A. GEWIRTZ
RICHARD Q. WENDT
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PENSION COMMITTEE (Cont.)

Subcommittee on Public Employee Retirement Systems

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 THOMAS P. BLEAKNEY
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 HUGH GILLESPIE
 JAMES C. HICKMAN
 THOMAS D. LEVY
 ROBERT F. LINK
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 ROBERT J. MYERS
 A. HAEWORTH ROBERTSON
 RICHARD G. ROEDER
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 CHARLES L. TROWBRIDGE

Task Force on PERISA

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 BARRY M. BLACK
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 JAMES B. GARDINER
 NORMAN S. LOSK
 ROBERT H. SMITH

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Task Force on Integration

MICHAEL J. MAHONEY, *Chairman*
 LAWRENCE N. MARGEL
 HARRY D. MORGAN
 ALBERT C. SIMMONDS, III

Task Force on IRS Liaison

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 LAWRENCE N. BADER
 GEORGE L. BERISH
 DAVID GRAVITZ
 JEFFREY F. HARTMANN
 DAVID L. HEWITT
 MICHAEL J. MAHONEY
 ELIZABETH C. POSTON

Subcommittee on Other Pension Matters

MICHAEL J. SENOSKI, *Chairman*

Task Force on Wage Price Guidelines

DARREL J. CROOT, *Chairman*

VINCENT W. DONNELLY
 KEITH A. FAULKNER

ROBERT W. HAVER
 DAVID E. SUNDERLAND

COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

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

HAROLD J. BROWNLEE, *Chairman*

ELIZABETH H. ANGLIN
ALLEN R. BEARD
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KAREN A. CLARK
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ARVIN L. HEILMAN

RICHARD S. HESTER, SR.
ROBERT L. KNOWLES
JAMES M. MAGALSKA
ROBERT W. RYAN
ARNOLD F. SHAPIRO
DAVID A. SKOVRON
ROBERT G. UTTER

COMMITTEE ON SOCIAL INSURANCE

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

JOHN A. FIBIGER, *Chairman*

E. PAUL BARNHART
DWIGHT K. BARTLETT, III
PRESTON C. BASSETT
GEORGE E. BELL, III
THOMAS P. BLEAKNEY
JAMES L. COWEN
HOWARD J. LEVIN

ROBERT J. MYERS
CECIL J. NESBITT
EARL F. PETZ
A. HAFWORTH ROBERTSON
FREDERIC SELTZER
JAMES R. SWENSON
JAMES O. WEBB

COMMITTEE ON RISK CLASSIFICATION

This Committee has the responsibility for keeping the membership of the Academy advised of major developments relating to risk classification that affect retirement plans, welfare plans and insurance, both governmental and private. It may also conduct or sponsor research on issues related to risk classification. It will also prepare reports, as appropriate, on such issues for dissemination to the membership and for submission to appropriate organizations, both governmental and private.

BARTLEY L. MUNSON, *Chairman*

EDWARD H. DAVIS	DALE A. NELSON
WILLIAM A. HALVORSON	ROBERT J. RANDALL, SR.
CHARLES C. HEWITT, JR.	JAY C. RIPPES
HAROLD G. INGRAHAM	SANFORD R. SQUIRES
BARBARA J. LAUTZENHEISER	MAVIS A. WALTERS
MICHAEL J. MAHONEY	

Automobile Subcommittee

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CHARLES A. BRYAN	H. DONALD HANSON
JOHN B. CONNERS	DALE A. NELSON

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HAROLD G. INGRAHAM	

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DALE A. NELSON, *Chairman*

GEORGE H. DIETER	JAMES B. REINBOLT
JOHN P. DRENNAN	J. STEWART SAWYER, III
RICHARD M. JAEGER	

COMMITTEE ON HEALTH INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the health insurance area. The Committee may prepare statements on health insurance issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on certain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

WILLIAM A. HALVORSON, *Chairman*

KENNETH J. CLARK	JAMES L. PURDY
JAMES K. HUTCHINSON	HARRY L. SUTTON, JR.
RICHARD J. MELLMAN	VERNON J. SWITZER
WILBUR H. ODELL	PETER M. THEXTON

Subcommittee on ERISA Health and Welfare Plans

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ROBERT J. DYMOWSKI	ERWIN A. RODE
ANTHONY J. HOUGHTON	HOWARD YOUNG
RICHARD H. LOEBER	

Subcommittee on Health Maintenance Organizations

HARRY L. SUTTON, JR., *Chairman*

HERBERT A. FRITCH	DAVID E. NORTON
LLOYD F. MATHWICK	JOHN G. TURNER

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the property and liability insurance area. The Committee may prepare statements on property and liability insurance issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on certain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

WARREN P. COOPER, *Chairman*

WILLIAM C. ALDRICH	JOSEPH W. LEVIN
RICHARD A. BILL	ROBERT W. STURGIS
GUSTAVE A. KRAUSE	MAVIS A. WALTERS

Subcommittee on Workers Compensation

WILLIAM C. ALDRICH, *Chairman*

STEPHEN S. MAKGILL	RICHARD W. PALCZYNSKI
JOHN H. MUETTERTIES	

Subcommittee on Benefit Level Escalation

JOSEPH W. LEVIN, *Chairman*

CHRISTOPHER P. GARAND	RICHARD W. PALCZYNSKI
JAMES F. GOLZ	ROBERT W. STURGIS
FRANK HARWAYNE	

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE (Cont.)

Subcommittee on Risk Financing Mechanisms

WARREN P. COOPER, *Chairman*

JAMES A. HALL, III
ELDON J. KLAASSEN

GREGORY E. LEONARD

Subcommittee on Products Liability

ROBERT W. STURGIS, *Chairman*

NICHOLAS F. MILLER
RONALD C. RETTERATH

SHELDON ROSENBERG

Subcommittee on Legislative Rate Regulation Developments

MAVIS A. WALTERS, *Chairman*

DALE R. COMEY
ROBERT W. GOSSROW

KEVIN M. RYAN

COMMITTEE ON LIFE INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the life insurance area. The Committee may prepare statements on life insurance issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on certain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

WALTER N. MILLER, *Chairman*

QUINCY S. ABBOT
NEIL M. ANDERSON
ARDIAN GILL
CHARLES GREELEY

RICHARD V. MINCK
BARTLEY L. MUNSON
HERBERT S. WOLF

COMMITTEE ON DIVIDEND PRINCIPLES AND PRACTICES

The purpose of this Committee is to consider means of implementing appropriate standards of practice in connection with the allocation and illustration of dividends on life insurance policies. The Committee shall coordinate its work with the Society of Actuaries Committee on Dividend Philosophy and with the Canadian Institute of Actuaries Committee on Dividend Principles and Practices.

In accordance with procedures prescribed by the Board of Directors, this Committee may publish Recommendations and release Interpretations.

JOHN H. HARDING, *Chairman*

JON C. CHRISTOPHERSON
J. JACQUES DESCHENES
JAMES W. KEMBLE
WILLIAM K. KRISHER
WALTER N. MILLER

PAUL J. OVERBERG
MICHAEL R. RISTAU
JOHN K. ROBERTS
RICHARD M. STENSON
THOMAS C. SUTTON

SPECIAL COMMITTEES

COMMITTEE TO STUDY THE REQUIREMENTS OF PROFESSIONALISM

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

WALTER S. RUGLAND, *Chairman*

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

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

COMMITTEE ON LONG RANGE PLANNING

The purpose of this Committee is:

1. To review the changing role of the Academy as evidenced by its activities since its formation in 1964,
2. To examine the appropriateness and effectiveness of the application of the Academy's resources, and
3. To assess what shifts in emphasis may be desirable to permit the Academy to respond to the changing needs of the actuarial profession in the United States.

The Committee should examine the appropriateness of the Academy's statement of purpose as it appears in the *Articles of Incorporation* and recommend any changes it considers desirable in view of the changing environment. The Committee should report its findings and recommendations to the Board not later than the fall 1980 meeting of the Board.

THOMAS P. BOWLES, JR., *Chairman*

EDWIN F. BOYNTON
A. NORMAN CROWDER, III
M. STANLEY HUGHEY

BURTON D. JAY
FREDERICK W. KILBOURNE
ROBERT C. WINTERS

COMMITTEE ON REORGANIZATION

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

JOHN A. FIBIGER, *Chairman*

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

GARY J. GWIDY
M. STANLEY HUGHEY
BARTLEY L. MUNSON
ROBERT C. WINTERS

COMMITTEE ON QUALIFICATION STANDARDS

The purpose of this Committee is to review the issues related to specialized areas of practice; e.g., what are suitable standards for qualification to practice in specialized areas? Under what circumstances, if any, should public acknowledgement of such qualification be made?

FREDERICK W. KILBOURNE, *Chairman*

ROY R. ANDERSON
J. JACQUES DESCHENES
ROBERT H. DREYER
ROBERT J. FINGER
HUGH GILLESPIE

CHARLES E. HOLM
JAMES W. KEMBLE
GEORGE D. MORISON
W. KEITH SLOAN
ROBERT C. WINTERS

COMMITTEE ON PROPERTY AND LIABILITY QUALIFICATIONS

The purpose of this Committee is to recommend, to the Board of Directors, standards for signing statements of opinion on the Fire and Casualty Annual Statement Blank and to counsel with any individual actuary who requests it, concerning whether that individual is qualified to sign such statements of opinion. This voluntary counselling is available to any actuary who does not meet the qualifications deemed by the Board of Directors to presumptively meet the standards for the signing of such statements of opinion.

GEORGE D. MORISON, *Chairman*

DAVID R. BICKERSTAFF
STANLEY A. DORF

FREDERICK J. KNOX
GREGORY E. LEONARD

COMMITTEE ON LIFE QUALIFICATIONS

The purpose of this Committee is to recommend, to the Board of Directors, standards for signing statements of opinion on the Life and Accident and Health Annual Statement Blank and to counsel with any individual actuary who requests it, concerning whether that individual is qualified to sign such statements of opinion. This voluntary counselling is available to any actuary who does not meet the qualifications deemed by the Board of Directors to presumptively meet the standards for the signing of such statements of opinion.

Note: Committee membership to be announced.

TASK FORCES

ACTUARIAL ADVISORY GROUP TO THE PRESIDENT'S COMMISSION ON PENSION POLICY

HAROLD G. INGRAHAM, JR., *Chairman*

JAMES A. ATTWOOD	ELIZABETH C. POSTON
EDWIN F. BOYNTON	A. HAEWORTH ROBERTSON
THOMAS N. E. GREVILLE	CONRAD M. SIEGEL
FENTON R. ISAACSON	CHARLES L. TROWBRIDGE
DANIEL F. MCGINN	

TASK FORCE ON SAS #11

ROBERT H. MCMILLEN, *Chairman*

BURTON D. JAY	WILBUR H. ODELL
JOHN B. MOORE	GEORGE B. SWICK

TASK FORCE ON CASUALTY LOSS RESERVE OPINIONS

P. ADGER WILLIAMS, *Chairman*

RAFAL J. BALCAREK	W. JAMES MACGINNITIE
JAMES R. BERQUIST	KEVIN M. RYAN
WARREN P. COOPER	RICHARD H. SNADER
M. STANLEY HUGHEY	DONALD E. TRUDEAU
JOSEPH W. LEVIN	VIRGIL D. WAGNER
ROBERT F. LOWE	

TASK FORCE ON AICPA AUDIT GUIDE

JAMES R. BERQUIST, *Chairman*

MARTIN BONDY	STEVEN H. NEWMAN
JAMES H. CROWLEY	RICHARD S. ROBERTSON
JAMES A. FABER	RICHARD H. SNADER
M. STANLEY HUGHEY	P. ADGER WILLIAMS

TASK FORCE ON SELF-INSURED TRUST FUNDS

JAMES O. WOOD, *Chairman*

DANIEL J. FLAHERTY	GUSTAVE A. KRAUSE
JAMES A. HALL, III	

TASK FORCE ON REGULATION OF TESTING

MAVIS A. WALTERS, *Chairman*

PHILLIP N. BEN-ZVI
JOHN W. PADDON

NEIL A. PARMENTER

TASK FORCE ON REINSURANCE ACCOUNTING

RONALD E. FERGUSON, *Chairman*

WARREN P. COOPER

THOMAS A. GREENE

RICHARD S. ROBERTSON

HERMAN H. SCHMIT

DONALD E. TRUDEAU

JOINT COMMITTEES

COUNCIL OF PRESIDENTS

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

JOHN T. BIRKENSHAW, CIA
RONALD L. BORNHUEFTER, AAA
WILLIAM A. FERGUSON, CAPP
CHARLES T. P. GALLOWAY, CIA
WALTER L. GRACE, AAA
ROBIN B. LECKIE, SOA

W. JAMES MACGINNITIE, CAS
DANIEL D. MACKEN, FAA
BARTLEY L. MUNSON, FAA
DAVID M. READE, CAPP
JEROME A. SCHEIBL, CAS
JULIUS VOGEL, SOA

TRUSTEES OF THE ACTUARIAL EDUCATION AND RESEARCH FUND

The Board of Trustees is the governing body of the Actuarial Education and Research Fund.

FENTON R. ISAACSON, CAPP, *Chairman of the Board*

ALAN E. MORSON, CIA, *Secretary*

RONALD E. FERGUSON, CAS, *Treasurer*

DAVID R. BICKERSTAFF, CAS
NORMAN F. BUCK, CAPP
JAMES C. HICKMAN, AAA
M. STANLEY HUGHEY, AAA
JOHN A. MEREU, CIA

MORTON D. MILLER, SOA
BARTLEY L. MUNSON, FAA
CECIL J. NESBITT, SOA
ROBERT E. REUTER, FAA

JOINT COMMITTEE ON PENSION TERMINOLOGY

This Committee is to develop a proposal for uniform pension terminology. The Committee proposal will attempt to standardize terminology by eliminating ambiguities and inconsistencies in existing terminology.

MICHAEL J. TIERNEY, SOA, *Chairman*

BARNET N. BERIN, SOA
THOMAS P. BLEAKNEY, AAA
DONALD L. GOWING, CIA
RICHARD C. KEATING, CAPP

CHARLES R. KEENE, CAPP
OWEN A. REED, CIA
ALBERT C. SIMMONDS, III, AAA

Note: The CAS and FAA are not appointing members to this Joint Committee.

JOINT PROGRAM COMMITTEE

This Committee is responsible for the development of a program for the annual Meeting for Enrolled Actuaries cosponsored by the Academy and the Conference of Actuaries in Public Practice.

ELSBETH T. ERBE, AAA, *Chair*

ARVIN L. HEILMAN, AAA
ROBERT E. HEITZMAN, JR., CAPP
IRWIN I. KENT, CAPP
ROBERT L. KNOWLES, AAA
DANIEL F. MCGINN, CAPP

HARRY D. MORGAN, CAPP
DONALD A. RHOLL, CAPP
ROBERT W. RYAN, AAA
DAVID A. SKOVRON, AAA

LIAISON APPOINTMENTS

MEMBERS ON THE PERMANENT COMMITTEE FOR ACTUARIAL NOTATION OF THE INTERNATIONAL ACTUARIAL ASSOCIATION

CHARLES A. HACHEMEISTER
CECIL J. NESBITT

LIAISON MEMBER ON THE EDUCATIONAL POLICY COMMITTEE OF THE SOCIETY OF ACTUARIES

JAMES A. ATTWOOD

LIAISON MEMBER ON THE EDUCATION POLICY COMMITTEE OF THE CASUALTY ACTUARIAL SOCIETY

DAVID G. HARTMAN

LIAISON MEMBER ON THE COMMITTEE ON CREDIT MORTALITY AND MORBIDITY EXPERIENCE OF THE SOCIETY OF ACTUARIES

GLEN A. GAMMILL

LIAISON MEMBER ON THE COMMITTEE FOR ACCIDENT AND HEALTH VALUATION PRINCIPLES OF THE SOCIETY OF ACTUARIES

JEROME H. VANCE

ACADEMY REPRESENTATIVE ON THE COORDINATING COUNCIL ON PUBLIC RETIREMENT

RICHARD G. ROEDER

PAST OFFICERS

1965-66

HENRY F. ROOD	<i>President</i>
THOMAS E. MURRIN	<i>President-Elect</i>
FRANK J. GADIENT	<i>Vice-Presidents</i>
LAURENCE H. LONGLEY-COOK	
JOHN H. MILLER	
H. RAYMOND STRONG	
GEORGE M. BRYCE	<i>Secretary</i>
ROBERT E. BRUCE	<i>Treasurer</i>

1967-68

JOHN H. MILLER	<i>President</i>
WENDELL MILLIMAN	<i>President-Elect</i>
EDWARD D. BROWN, JR.	<i>Vice-Presidents</i>
WILLIAM J. LESLIE, JR.	
FRANK J. GADIENT	
ALLEN L. MAYERSON	
NORTON E. MASTERSON	<i>Secretary</i>
ROBERT E. BRUCE	<i>Treasurer</i>

1969-70

WALTER L. RUGLAND	<i>President</i>
H. RAYMOND STRONG	<i>President-Elect</i>
PAUL T. ROTTER	<i>Vice-Presidents</i>
HAROLD W. SCHLOSS	
DONALD F. CAMPBELL	
ROBERT J. MYERS	
NORTON E. MASTERSON	<i>Secretary</i>
ROBERT E. BRUCE	<i>Treasurer</i>

1971-72

ROBERT J. MYERS	<i>President</i>
MORTON D. MILLER	<i>President-Elect</i>
HAROLD E. CURRY	<i>Vice-Presidents</i>
ERNEST J. MOORHEAD	
ROBERT E. BRUCE	
JULIUS VOGEL	
WILLIAM A. HALVORSON	<i>Secretary</i>
DALE R. GUSTAFSON	<i>Treasurer</i>

1973-74

ERNEST J. MOORHEAD	<i>President</i>
DANIEL J. MCNAMARA	<i>President-Elect</i>
WILLIAM A. HALVORSON	<i>Vice-Presidents</i>
REUBEN I. JACOBSON	
THOMAS P. BOWLES, JR.	
RICHARD L. JOHE	
WALTER S. RUGLAND	<i>Secretary</i>
DALE R. GUSTAFSON	<i>Treasurer</i>

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

1974-75

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

Past Officers

1975-76

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1977-78

EDWIN F. BOYNTON
 DALE R. GUSTAFSON
 RONALD L. BORNHUETTER
 LOUIS GARFIN
 PRESTON C. BASSETT
 CHARLES C. HEWITT, JR.
 DWIGHT K. BARTLETT, III
 JAMES O. WEBB

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1976-77

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

1978-1979

DALE R. GUSTAFSON
 RONALD L. BORNHUETTER
 PRESTON C. BASSETT
 CHARLES C. HEWITT, JR.
 HERBERT L. DEPRENGER
 WALTER L. GRACE
 DWIGHT K. BARTLETT, III
 KEVIN M. RYAN

FUTURE ANNUAL MEETINGS OF THE ACADEMY

NOVEMBER 19-21 (Mon. - Wed.)	1980 Atlanta Omni International Atlanta, Georgia
OCTOBER 19-21 (Mon. - Wed.)	1981 Peachtree Center Plaza Atlanta, Georgia
OCTOBER 6-8 (Wed. - Fri.)	1982 Hyatt-Regency Cambridge Boston, Massachusetts
NOVEMBER 16-18 (Wed. - Fri.)	1983 Las Vegas Hilton Las Vegas, Nevada
OCTOBER 15-17 (Mon. - Wed.)	1984 Sheraton Centre Toronto, Ontario, Canada

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership, February 1, 1979	4,723
Increases:	
Admissions	801
Reinstatements	4
	<u>5,528</u>
Decreases:	
Deaths	21
Withdrawals	7
Membership, November 1, 1979	5,500

Note: Of the Members on November 1, 1979, 2,429 were also Enrolled Actuaries.

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	Membership		
	As of July 1, 1977	As of February 1, 1979	As of November 1, 1979
Insurance organization	2,058	2,212	2,688
Consulting actuary	1,520	1,744	2,013
Government	120	117	116
Academic institution	34	31	32
Other	110	132	153
Retired or not known	394	487	498
Total	<u>4,236</u>	<u>4,723</u>	<u>5,500</u>

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

(As of November 1, 1979)

	CAS	CAPP	FAA	SOA
Members				
In one only	489	183	22	3,435
CAS and CAPP	12	12		
CAS and FAA			—	
CAS and SOA	60			60
CAPP and FAA		18	18	
CAPP and SOA		380		380
FAA and SOA			40	40
CAS, CAPP, and FAA	2	2	2	
CAS, CAPP, and SOA	13	13		13
CAS, FAA, and SOA	2		2	2
CAPP, FAA, and SOA		23	23	23
In all four	1	1	1	1
Grand Total	579	632	108	3,954

Note: 820 Academy Members do not indicate membership in any of the other organizations listed above.

MEMBERSHIP

NOVEMBER 1, 1979

Supplemental list available from the Administrative Office

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

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

Enrolled

A

Aasland, Christopher , (F.S.A.), <i>Associate</i> , North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/377-5511	1979
Abbot, Quincy S. , (F.S.A.), <i>Vice President Tax Dept</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-2091	1965
Abbott, Varnum J, Jr , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2448	e 1966
Abbott, Michael E , (F.S.A.), <i>Vice President & Actuary</i> , American Republic Insurance Co, 6th and Keosauqua Way, Des Moines IA 50334 515/245-2152	e 1977
Aegglen, Thomas E , (A.S.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611	e 1976
Abkemeier, Noel J , (F.S.A.), <i>Senior Actuary</i> , Allstate Life Ins Co, Allstate Plaza South, G6C, Northbrook IL 60062 312/291-6935	e 1975
Ablin, Marlene J , (A.S.A.), <i>Hewitt Associates</i> , 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

31

	Enrolled
Abrahamson, Alice S. , <i>Actuarial Supervisor</i> , Meidinger & Assoc Inc, 3333 N Mayfair Rd, Room 307, Wauwatosa WI 53222 414/258-6767	e 1976
Abrams, Sidney L. , (A.S.A.), <i>Vice President & Actuary</i> , Western Benefit Plan Consul, 26 O'Farrell St, San Francisco CA 94108 415/781-8632	e 1969
Abramson, Steven J. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5553	1967
Abroe, Michael S. , (F.S.A.), <i>Health Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1979
Absey, Donald M. , <i>Vice President</i> , National Assoc Inc, 615 S Flower St, Los Angeles CA 90017 213/626-5542	e 1976
Achenbach, Susan H. , <i>Senior Consultant</i> , Touche Ross & Company, One Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900	e 1978
Adams, David G. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155	e 1974
Adams, Gregory D. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Ins Co, 2400 Canal Street, Box 60219, New Orleans LA 70160 504/821-2510	1979
Adams, J Ross , (F.S.A.), Box E, Manzanita OR 97130	1965
Adams, Mary H. , (A.S.A., F.C.A.) [<i>Vice President</i>], <i>Vice President</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Adams, Patricia M. , (F.S.A.), <i>Associate Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3080	e 1976
Adams, Samuel P. , (F.S.A.), 304 N Second St, Leland MI 49654	1965
Adams, Thomas P. , <i>Vice President</i> , Financial Concepts Co, 720 Olive Street, Suite 2200, St Louis MO 63101	e 1979
Adams, Warren R. , (F.S.A.), <i>Professor of Actuarial Science</i> , Drake University, 25th and University, Des Moines IA 50311 515/271-2622	e 1965
Addiego, James P. , (A.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1971
Adelstein, Victor A. , (F.S.A.), <i>Assistant Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	e 1972
Adler, Martin , (F.C.A.S.), <i>Vice President & Actuary</i> , Government Employees Ins Co, Geico Plaza, Washington DC 20076 301/986-2083	1970
Adornato, Paul D. , (F.S.A.), <i>Vice President</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1972
Affleck, Allan D. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7970	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Agee, John E. (A.S.A.), <i>Sr. Vice President & Actuary</i> , Lone Star Life Ins Co, Box 35047, Dallas TX 75235 214/351-3751	e 1968
Aglira, Robert B. (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1500 Market St, Philadelphia PA 19102 215/563-4500	e 1977
Agrimson, Gerald. (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3587	1978
Ahmad, Saiyed A. (*A.S.A., F.I.A.), American Life Ins Co, Box 2226, Wilmington DE 19899 302/428-3868	1979
Ahuja, Sushil K. (A.S.A.), <i>Actuary</i> , United States Dept. of Energy, Actuary, Ad-731, A1-4025 Gtn., Washington DC 20545 301/353-3607	e 1976
Aikman, Roy W. (A.S.A.), <i>Consulting Actuary</i> , 1900 W 75th St, Suite 201, Prairie Vlg KS 66208 913/362-7144	e 1966
Ain, Samuel N. (A.S.A., A.C.A.S., F.C.A.), 315 West 70th Street, New York NY 10023	e 1965
Aitken, William H. (F.S.A.), University of Waterloo, Dept of Statistics, Waterloo Ont, Canada 519/885-1211	e 1975
Akins, C Charles. <i>Senior Consultant</i> , Kimball & Robinson, 60 Hickory Dr, Waltham MA 02154 617/890-0756	e 1976
Albert, Faye. (F.S.A.), <i>Vice President</i> , National Ben Franklin Life Ins, 360 W Jackson Boulevard, 5th Fl Actuarial, Chicago IL 60606 312/341-4306	1972
Albright, Marian R. (F.S.A.), 863 Front Street, Binghamton NY 13905	1965
Aldoriso, Robert P. (F.C.A.S.), <i>Assistant Actuary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038	1979
Aldrich, William C. (F.C.A.S.), <i>Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1965
Alenik, Bernard. (A.S.A.), <i>Senior Actuarial Assistant</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1967
Alexander, Robert A, Jr. (F.S.A.), <i>Assistant Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3041	1971
Alexander, George. (F.S.A.), <i>President</i> , Guardian Ins Co of Canada, 181 University Ave, Toronto Ont, Canada M5H3M7 416/863-4187	1966
Alexander, Lee M. (F.C.A.S.), <i>Chief Actuary</i> , Insurance Bureau of Canada, 181 University Avenue, Toronto Ont, Canada M5H3M7 416/362-2031	1965
Alexander, Sials J. (A.C.A.), <i>Vice President & Treasurer</i> , Govnt Personnel Mutual Life, 800 NW Loop 410, San Antonio TX 78284 512/341-6161	1966
Alexander, William. (A.S.A., M.C.A.), G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1978

Membership

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	Enrolled
Alff, Gregory N. , (A.C.A.S.), <i>Assistant Actuary</i> , Employers Life Ins of Wausau, 2000 Westwood Drive, Wausau WI 54401 715/842-6250	1977
Alford, Timothy J. , (F.S.A.), <i>Associate Pension Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	e 1979
Alfuth, Terry J. , (F.C.A.S.), <i>Asst Vice President & Actuary</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6763	1979
Alin, Steven I. , <i>Executive Vice President</i> , Lambert M Huppeler Co Inc, 430 Park Avenue, New York NY 10022	e 1976
Allan, Harry E. , (F.S.A., A.C.A.), <i>Towers Perrin Forster & Crosby</i> , 2850 Metro Dr, Minneapolis MN 55420 612/854-1155	e 1965
Allan, William. , (F.S.A.), <i>Consultant</i> , 532 Harrison Ave, Harrison NY 10528 914/967-1070	e 1965
Allard, Maynard W. , 24 Sherwood Rd, East Harwich MA 02645	1966
Allen, Barbara J. , (F.S.A.), <i>Assistant Actuary</i> , Equitable Life Assur Society, 1285 Avenue of Americas, New York NY 10019 212/554-1427	1979
Allen, Barry T. , (F.S.A.), <i>Associate Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1977
Allen, Dale. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Century Plaza, Ste 1400, Los Angeles CA 90067 213/553-3470	e 1976
Allen, Edward S. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5845	1965
Allen, Harold G. , (F.S.A.), 4333 Greenwood Dr, Des Moines IA 50312 515/255-8988	1965
Allen, Henry G. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	e 1965
Allen, Howard D. , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6030	1965
Allen, James F. , (F.S.A.), <i>Associate Actuary</i> , Federal Kemper Life Assur Co, Kemper Ins Building, D-3, Box 111, Long Grove IL 60049 312/540-2000	1971
Allen, William E. , (A.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 222 South Riverside Plaza, Chicago IL 60606 312/649-6730	e 1979
Allsteadt, Wayne E. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Suite 5600 Sears Tower, Chicago IL 60606 312/876-1616	e 1970
Allstrom, H Willard. , (A.S.A., A.C.A.), <i>Vice President & Sr Actuary</i> , Union Labor Life Ins Co, 850 Third Ave, New York NY 10022 212/752-5200	e 1966
Alpern, Lawrence. , (A.S.A.), 1052 Thomas Rd, Glenbrnie MD 21061	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Alpert, Frank J. , (F.S.A.), <i>2nd Vice President & Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6578	1965
Altman, Kenneth , (F.S.A.), <i>Executive Director</i> , Ny State Employees Retirement, A E Smith Office Bldg, Albany NY 12244 518/474-4600	e 1965
Altschuler, Michael C. , (F.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5391	1965
Alvord, Morgan H. , (F.S.A.), 5 W View Dr Apt 5L, Bloomfield CT 06002	1965
Amlic, William P. , (F.C.A.S.), <i>Associate Actuary</i> , Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-6000	1966
Amodeo, Anthony , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 11050 212/578-2824	1975
Amoroso, Vincent , (F.S.A., M.C.A.), <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Ave NW, Washington DC 20224 202/566-4375	e 1978
Amrine, Frank M. , (A.S.A.), <i>Actuary</i> , Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-6087	1975
Ancona, Philip F. , (A.S.A.), <i>Consulting Actuary</i> , Shadur Lavine & Associates Inc, 16633 Ventura Blvd, Suite 800, Encino CA 90277 213/783-1830	e 1976
Anderegg, David S. , (F.C.A.), <i>Consulting Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1966
Andersen, Theodore F. , <i>Pension Consultant</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10707 212/489-1100	e 1976
Anderson, Alf H. , (F.S.A.), <i>Associate Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2981	1969
Anderson, Arnold H. , <i>Executive Vice President</i> , Life & Casualty Ins Co, Life & Casualty Tower, Nashville TN 37219 615/254-1511	1967
Anderson, Arthur W. , (A.S.A., F.C.A.), <i>Actuary</i> , Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300	e 1970
Anderson, Dean R. , (F.C.A.S.), <i>Vice President & Actuary</i> , Continental Financial Service, 6600 West Broad Street, Richmond VA 23230 804/281-6597	1976
Anderson, Donald R. , (F.S.A., F.C.A.), <i>President</i> , D.R. Anderson & Associates, 390 Bay St #2020, Toronto, Canada M5H2Y2 416/863-1036	e 1975
Anderson, Henry J. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
Anderson, Homer G. , (A.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	e 1966

Membership

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Enrolled

- Anderson, James A.**, (F.S.A.), *Senior Vice President*, First Colony Life Insurance Co, 700 Main Street, Lynchburg VA 24505 804/845-0911 1965
- Anderson, James C H.**, (A.S.A., F.C.A.), *President*, Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420 1966
- Anderson, Kenneth D.**, (A.S.A.), *Consulting Actuary*, Kenneth D Anderson Company, 44 Main St, Concord MA 01742 617/259-0729 e 1976
- Anderson, Lloyd G.**, *Asst. Vice President & Actuary*, Farmers Insurance Group, 4680 Wilshire Boulevard, Los Angeles CA 90010 213/932-3354 1967
- Anderson, Loyal T.**, (A.S.A.), Route 1 Box 252, Hayward WI 54843 1966
- Anderson, Neil M.**, (F.S.A.), *Senior Vice President*, Nlt Corporation, National Life Center, Nashville TN 37250 615/749-1513 1965
- Anderson, Paul W.**, (F.S.A.), *Assistant Actuary*, Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3721 1978
- Anderson, Philip D.**, (A.S.A.), 25 Penny Meadow Rd, Sudbury MA 01776 e 1966
- Anderson, Roland G.**, (A.S.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 1979
- Anderson, Roy R.**, (F.S.A.), *Vice President*, Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-5050 1965
- Andrews, Edward C.**, (A.C.A.S.), 19 Avalon Road, West Hartford CT 06117 1966
- Angell, Charles M.**, (F.C.A.S.), *Asst Vice President/Actuary*, Stonewall Life Insurance Co, 2308 Fourth Avenue North, Birmingham AL 35203 205/324-5551 1978
- Angell, Donald C.**, *President*, Angell Disend & Quesnel Inc, 225 Newman Ave, Rumford RI 02916 401/438-9250 e 1971
- Angen, Carol L.**, *Sr Pension Consultant*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 404/404-0404 e 1976
- Anger, Gerald B.**, (F.S.A.), *Vice President*, Kench, Charles A & Assoc Ltd, Royal Trust Tower, Box 279, Toronto Dominion Centre, Toronto Ont, Canada M5K1J5 416/868-5721 e 1966
- Angle, John C.**, (F.S.A.), *Executive Vice President*, Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8855 e 1965
- Anglin, Elizabeth H.**, (F.S.A.), *Actuary*, The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9380 e 1977
- Anker, Robert A.**, (F.C.A.S.), *Vice President & Actuary*, American States Life Ins Co, 500 N Meridian Street, Indianapolis IN 46208 317/262-6677 1971
- Annin, Roger K.**, (F.S.A.), *Associate Actuary*, Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 1977

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Enrolled

- Anthony, John J.**, (F.S.A.), *Consulting Actuary*, Wakely & Assoc Inc, 1467 Belleair Rd, Clearwater FL 33516 813/584-8128 1975
- Antliff, John C.**, (F.S.A.), *Senior Vice President*, Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8426 e 1965
- Anzalone, George D.**, *Actuary*, Herget & Company Incorporated, 204 E. Lombard Street, Baltimore, MD 21202 301/539-3500 e 1976
- Aponte, Juan B.**, (M.C.A.), *President*, 1st Federal Savings & Loan, Box 9146, Santurce, Puerto Rico 1967
- Arata, David A.**, (F.C.A.S.), *Asst V P & Consulting Act.*, Marsh & McLennan Inc, 1221 Ave of the Americas, New York NY 10020 212/997-7967 1978
- Archacki, Raymond J.**, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7301 e 1975
- Archer, Allan K.**, (F.S.A.), *Vice President & Secretary*, Northern Life Assurance Co, Box 2457, 380 Wellington Street, London On, Canada N6A4G3 519/439-0171 1969
- Archibald, A Edward**, (F.S.A., A.C.A.S.), 200 Richardson St, Lookout Mtn TN 37350 615/821-6385 1965
- Archibald, John C.**, (F.S.A.), 1704 Luin Ave, Des Moines IA 50322 1965
- Arganbright, A Dean**, (F.S.A.), *President*, Wisconsin National Life Ins, 220 Washington Ave, Oshkosh WI 54901 414/235-0800 1965
- Arial, David B.**, (F.S.A.), *Vice President & Actuary*, Colonial Life & Accident Ins, 612 Marion Street, Columbia SC 29201 201/676-2000 1971
- Arjani, Neville A.**, (F.S.A.), *Associate Actuary*, Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600 e 1977
- Arlinghaus, Clemens G.**, (F.S.A.), 22 Elm St, Tenafly NJ 07670 e 1965
- Armstrong, Robert H.**, (F.S.A.), 539B Heritage Village, Southbury CT 06488 1965
- Arnaud, Verdun J.**, *Actuary*, Golden State Mutual Life Ins, 1999 W Adams Blvd, Los Angeles CA 90018 213/731-1131 e 1970
- Arnold, Daniel M.**, (F.S.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400 e 1969
- Arnold, E Allen**, (F.S.A., F.C.A.), *Consultant & Chairman*, Olanie, Hurst & Hemrich, One Embarcadero Center, Suite 801, San Francisco CA 94111 415/391-6050 e 1965
- Artura, Raymond C.**, Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 212/554-4557 e 1976
- Arvanitis, Ernest A.**, (F.S.A.), *Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3228 1965
- Arvin, Leo**, *Director-Admin Services*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 1971
- Asch, Nolan E.**, (F.C.A.S.), *Associate Actuary*, Sentry Life Insurance Company, 1800 North Point Drive, Sentry World Headquarters, Stevens Point WI 54481 715/346-6380 1979
- Aschenbrenner, John E.**, (F.S.A.), *Assistant Actuary*, Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5111 1978

Membership

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	Enrolled
Ascher, Robert W. , (F.S.A.), <i>Assistant Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6332	1967
Ashenberg, Wayne R. , (F.C.A.S.), <i>Assistant Vice President</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6761	1977
Ashton, Richard D. , (F.S.A.), <i>Associate Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3529	1975
Aston, Gordon H, Jr. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 2000 Commerce Tower, Kansas City MO 64199 816/474-6480	e 1978
Athanassiades, Theodossios , (F.S.A.), <i>Vice President and Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2472	1967
Atkins, F Roger , (*A.S.A., F.I.A.), <i>Manager - Ins & Benefits</i> , ITT Corporation, 320 Park Avenue, New York NY 10022 212/752-6000	1977
Attianese, Robert M , <i>Consultant</i> , 1515 84th St, Brooklyn NY 11228 212/837-8891	e 1976
Attwood, James A. , (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3761	e 1965
Atwood, Clarence R. , (F.C.A.S.), <i>Consulting Actuary</i> , Atwood & Co, 5000 Ambrose Ave, Los Angeles CA 90027 213/661-9260	1970
Auster, Lawrence S. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133	e 1975
Austin, Charles R , <i>Consultant</i> , The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1976
Austin, Frank S. , (F.S.A.), <i>Actuary - Valuation</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8154	1978
Austin, Joseph D. , (F.S.A.), <i>Pres & Chief Executive Officer</i> , Federal Life Ins Co (Mutual), 3703 West Lake, Glenview IL 60025 312/729-9700	1965
Austin, Peter , (F.S.A.), <i>Asst. Vice President & Actuary</i> , Alexander & Alexander Inc, 3550 Wilshire Blvd, Los Angeles CA 90010 213/385-5211	e 1977
Autin, A Anthony Jr. , (F.S.A.), <i>Vice Pres Admin U S Operations</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	e 1968
Auvinen, Thomas R. , (F.S.A.), <i>Sr Vice President & Actuary</i> , College Life Insurance Co, 3500 Depauw Blvd, Indianapolis IN 46268 317/871-4298	1972
Avalon, Geraldine D. , (A.C.A.), David J Cavell & Assoc, Leader Bldg Room 353, Cleveland OH 44114 216/621-4480	e 1976
Avellone, Francis P , <i>President</i> , Louis Behr Organization Inc, 401 N Michigan Ave Suite #445, Chicago IL 60611 312/321-4868	e 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Axelrod, Jerrald B.**, (F.S.A.), *Consulting Actuary*, 31578 W Nine Dr,
Laguna Niguel CA 92677 1966
- Axene, David V.**, (F.S.A.), *Actuary*, Milliman & Robertson Inc, 1301
Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 1978
- Ayache, Robert E.**, *Director of Benefits*, General Host Corporation, 22
Gate House Road, Stamford CT 60902 203/357-9900 e 1976
- Ayson, Benjamin E.**, *Benefit Plan Consultants Inc*, 720 Kapiolani
Boulevard, Honolulu HI 96813 808/533-3831 e 1976

B

- Babbitt, Albert E.**, (F.S.A.), 242 East 19th Street #3A, New York NY
10003 1965
- Babbitt, Starr E.**, (A.S.A.), *Department of Insurance*, 114 State Office
Building, Nashville TN 37219 615/741-2825 1966
- Baber, Larry D.**, (F.S.A.), *Consulting Actuary*, Milliman & Robertson
Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 1970
402/393-9400
- Bachan, Lall**, (A.S.A.), *Director of Actuarial Services*, Martin E Segal
Co, 230 N Michigan Ave, Chicago IL 60601 312/782-1416 e 1970
- Bachman, Ronald E.**, (F.S.A.), *Life Insurance Co of Georgia*, 600 W
Peachtree Street, Atlanta GA 30308 404/881-8800 1979
- Bacon, Francis L.**, (A.S.A.), *President*, Bacon & Associates Inc, 197
Oak Street, Natick MA 01760 404/404-0404 1966
- Bacon, Robert A.**, (F.S.A.), *President*, Bacon & Wollman Assoc Inc,
1616 Walnut St, Philadelphia PA 19103 215/546-8676 e 1965
- Bader, Lawrence N.**, (F.S.A.), *Vice President & Actuary*, William M
Mercer Inc, 1211 Ave of the Americas, New York NY 10036 e 1975
212/997-5303
- Bader, Steve**, (A.S.A.), *Assistant Actuary*, Kansas City Life Ins Co,
Box 139, Kansas City MO 64141 816/753-7000 1979
- Badertscher, Carol L.**, *Advanced Actuarial Analyst*, Towers Perrin
Forster & Crosby, 1100 Superior Avenue, Cleveland OH 44114 e 1976
216/696-8400
- Baekstrom, Marianne**, (A.S.A.), *Principal*, Towers Perrin Forster &
Crosby, 1500 Market St, Centre Sq. W., Philadelphia PA 19102 e 1966
215/563-4500
- Baer, Debra L.**, (A.C.A.S.), *Senior Actuarial Analyst*, CNA Insurance
Company, CNA Plaza, Chicago IL 60685 312/822-5000 1979
- Bagshaw, James J.**, (A.S.A., F.C.A.), *President*, Keath P Gibson
Company, 23 Hillside Avenue, Metuchen NJ 08840 e 1966
201/549-1314
- Bagwell, W Ray**, (A.S.A.), *Vice President & Actuary*, Southern Life
Insurance Co, 330 South Greene Street, Greensboro NC 27420 e 1967
919/275-9681

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

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Enrolled

Bahn, David J. , (F.S.A.), <i>Second Vice President</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1973
Bailey, John M. III , (F.S.A.), <i>Actuary</i> , Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6000	1976
Bailey, Russell J. Jr. , (F.S.A.), <i>Group Actuary</i> , Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230	e 1965
Bailey, Earle E. , (M.C.A.), <i>Consulting Actuary</i> , 5826 Fox Hill Lane, Dallas TX 75232	1970
Bailey, Jerrold F. , (A.S.A.), <i>Associate Actuary</i> , Urbaine Life Reinsurance Co, 127 John Street, New York NY 10038 212/425-1000	1979
Bailey, John E. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1970
Bailey, Marilyn V. , <i>Pension Actuary</i> , Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8004	e 1976
Bailey, Paul M. , (F.S.A.), <i>General Director</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2287	1965
Bailey, Robert A. , (F.C.A.S.), <i>Actuary-Director of Naic Data</i> , Natl Assoc-Ins Commisioners, 633 W Wisconsin Avenue, Suite 1015, Milwaukee WI 53203 414/271-4464	1965
Bailey, Robert C. , (F.S.A.), 9305 E Parkhill Dr, Bethesda MD 20014	1965
Bailey, Sidney M T. , (F.S.A., F.I.A.), 64 Claude St, Beaconsfield, Que, Canada H9W4G2	1968
Bailey, William A. , (F.S.A.), <i>Research Fellow</i> , PolySystems Incorporated, 55 E Jackson Blvd, Chicago IL 60604 312/663-5670	1965
Bailey, William E. , (F.C.A.), <i>Consulting Actuary</i> , WB Actuarial Services, 1700 Sunset Blvd, Suite 5, West Columbia SC 29169 803/796-8514	1970
Baillie, Alexander J. , (F.S.A.), <i>Sr V P & Chief Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2693	1965
Bailin, Ailey , (F.S.A.), <i>Senior Consulting Actuary</i> , Vincent, B J Co Ltd, 820 Mt Pleasant Road, Toronto Ont 416/481-5681	e 1976
Bain, Peter C. , (A.S.A.), <i>Actuary</i> , Blue Cross of No California, 1950 Franklin St, Oakland CA 94659 415/645-3673	1969
Bainbridge, Thomas G. , (A.S.A.), <i>Actuarial Assistant</i> , Amer Telephone & Telegraph Co, Box 2016, Room 4A-1102, New Brunswick NJ 08903 201/699-7425	e 1972
Baine, Morton B. , <i>Vice President</i> , Lokietz & Baine P C, 48 E Old Country Rd, Mineola NY 11501 516/741-5515	1966
Baird, Stephen E. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909	e 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Baitler, Simon C. , (F.S.A.), <i>Vice President & Actuary</i> , Transamerica Insurance Corp, Box 54178 Terminal Annex, Los Angeles CA 90054 213/742-2283	e 1975
Bak, Harris N. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, Chrysler Bldg., 40th Floor, 405 Lexington Avenue, New York NY 10017 212/490-3460	1976
Baker, Edward H. , (F.S.A.), <i>Sr VP & Chief Actuary</i> , Capitol Life Insurance Company, 1600 Sherman St, Denver CO 80203 303/861-4065	1967
Baker, John K. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2577	1969
Baker, Karl T. , (F.S.A.), <i>Associate Actuary</i> , Northern Life Ins Co, Box 12530, Seattle WA 98111 206/292-1111	1978
Bakos, Thomas L. , (F.S.A.), <i>Vice President & Actuary</i> , Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551	1972
Balcarek, Rafal J. , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Reliance Life Insurance Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4338	1965
Balder, Ruth P. , <i>Assistant Vice President</i> , William M Mercer Inc, 300 N Charles Street, Baltimore MD 21201 301/685-6688	e 1977
Baldwin, Craig M. , (F.S.A.), <i>Asst VP & Associate Actuary</i> , John Alden Life Insurance Co, 300 Sevilla Avenue, Suite 2F, Coral Gables FL 33134 305/442-6956	1979
Baldwin, William D. , (F.S.A., F.C.A.), <i>Tillinghast Nelson & Warren</i> , 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	1973
Baledes, Theodore E. , (F.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-7838	e 1967
Balko, Karen H. , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1975
Ball, David N. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7936	1977
Ball, Frank M. , <i>Vice President-Actuary</i> , Cal-Farm Life Insurance Co, 2855 Telegraph Avenue, Berkeley CA 94705 415/644-7180	1969
Ballantyne, Harry C. , (A.S.A.), <i>Dept Chief Actuary</i> , Social Security Administration, 6401 Security Boulevard, Baltimore MD 21235 301/594-2466	1971
Ballard, John D. , (A.S.A., F.C.A., F.F.A.A.), <i>Consulting Actuaries</i> , Taylor Ballard & Co, 321 Third St E, Cedar Rapids IA 52406 319/366-1563	e 1965
Ballard, Larry C. , (F.S.A.), <i>Senior Vice President</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-6983	1965
Ballard, Richard A. , (F.S.A.), <i>Director-Pension Technical Srv</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1977

Membership

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	Enrolled
Bambrough, Brian , (F.S.A.), <i>Consulting Actuary</i> , 206 Cedar Hollow, Rocky Hill CT 06067 203/563-7902	1977
Bannister, Dan W. , (A.C.A.S.), <i>President</i> , Gulf Insurance Group, Box 1771, Dallas TX 75221 301/332-7888	1971
Barad, Edward L. , (A.S.A.), <i>Vice President & Actuary</i> , Johnson & Higgins, 2029 Century Park East, Los Angeles CA 90067 212/482-2000	e 1969
Barakauskas, Helen D. , <i>Associate Chief Analyst</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2976	e 1976
Baratka, John H. , (A.S.A.), The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1972
Barber, William P, Jr. , (F.S.A.), 13-156 Ave, Redington Bch FL 33708	1965
Barber, Harmon T. , (F.C.A.S.), 290 Wolcott Hill Road, Wethersfield CT 06109	1965
Barber, William L. , (F.S.A.), <i>1st Vice President & Chief Act</i> , Federal Home Life Insurance Co, 78 West Michigan Mall, Battle Creek MI 49016 616/968-5700	e 1965
Bardon, Thomas S. , (F.S.A.), <i>Assistant Group Actuary</i> , General American Life Ins Co, Box 396, St Louis MO 63166 314/444-0728	1979
Bardsley, Leonard J. , (A.S.A.), <i>Manager Exempt Compensation</i> , E I Du Pont De Nemours & Co, Employee Relations Dept., Wilmington DE 19810 302/774-7418	e 1971
Barham, Thomas C, III , (F.S.A.), <i>Consulting Actuary</i> , American Benefit Corporation, 401 11th St, Huntington WV 25701 304/525-0331	e 1965
Barke, Robert C. , (A.C.A.), <i>President</i> , Barke-Anderson & Assoc Inc, 422 Wcco Building, Minneapolis MN 55402 612/322-8079	e 1966
Barker, Kenneth C. , <i>Director of Pension Policy Ser</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	e 1976
Barker, Loring M. , (F.C.A.S.), 100 Palm Drive, Piedmont CA 94610	1965
Barker, Paul W. , (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 2300 Engergy Center One, 717 17th Street, Denver CO 80202 303/825-7641	e 1976
Barlas, Mitchell L. , (A.S.A., M.C.A.), <i>Actuary</i> , Johnson & Higgins, Three Center Plaza, Boston MA 02108 617/742-5300	e 1979
Barlow, Lucipda B. , <i>Associate</i> , Edward J Peters & Associates, 3550 Washington Blvd, Indianapolis IN 46205 317/923-6336	1969
Barnaby, Charles H. , (F.S.A.), <i>Informatics Incorporated</i> , 10300 N Central, Bldg. 1, Dallas TX 75231 214/696-0254	e 1965
Barnes, Bryce. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, Gateway I, Newark NJ 07102	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Barnes, Galen R. , (F.C.A.S.), <i>Actuary, Property/Cas Pricing</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6741	1977
Barnes, Robert L. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1967
Barney, Harold L. , (F.S.A.), <i>Associate Actuarial Director</i> , Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/636-8500	e 1977
Barney, Richard J. , (F.S.A.), <i>Senior Actuarial Associate</i> , Prudential Insurance Company, Hanover Rd, Florham Park NJ 07928 201/966-3438	1979
Barnhart, E Paul , (F.S.A., A.F.A.A.), <i>Consulting Actuary</i> , 959 Gardenview Off Pkwy, St Louis MO 63141 314/569-2232	e 1965
Barnhart, Lyle H. , (A.S.A., A.C.A., F.F.A.A.), 801 Tenth Ave, Fulton IL 61252	e 1965
Barrett, Edward W. , (F.S.A.), <i>Associate Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111	1967
Barrett, William A. , (A.S.A., F.C.A.), <i>President</i> , Cai Consultants, 625 South Kingsley Drive, Los Angeles CA 90005 213/386-6114	e 1970
Barrette, Raymond , (F.C.A.S.), <i>Assistant V P & Actuary</i> , Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119	1979
Barrow, Betty H. , (A.C.A.S.), <i>Assistant Secretary</i> , Reliance Life Insurance Co, 4 Penn Center Plaza, 17th Floor, Philadelphia PA 19103	1979
Barry, Dennis , (F.S.A.), <i>Actuary</i> , First Farwest Corporation, 812 S W Washington, Portland OR 97205 503/222-0377	1975
Barry, Gery J. , (A.S.A.), <i>Sr Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2219	1979
Barry, Robert J. , (A.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 100 East Pratt Street, Baltimore MD 30305 301/547-2928	e 1976
Bart, Robert D. , (F.C.A.S.), 2480 S Kihei Rd, Apt 705, Kihei HI 96753 808/879-3711	e 1965
Bartik, Robert F. , (F.C.A.S.), <i>Assistant Actuary</i> , Federal Kemper Life Assur Co, Kemper Ins Building, D-3, Long Grove IL 60049 312/540-2000	1969
Bartimer, Herman , (F.S.A., A.C.A.), , 441 East 20th St, New York NY 10010	e 1965
Bartlett, Daphne D. , (F.S.A.), <i>Vice President & Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3093	1972
Bartlett, Dwight K. , (F.S.A.), <i>Chief Actuary</i> , Social Security Administration, Office of the Actuary, Suite 700 Altmeyer Bldg, Baltimore MD 21235 301/594-2860	e 1965

Membership

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Enrolled

Bartlett, William N. , (A.C.A.S.), <i>Associate Actuary</i> , Continental Insurance Company, 80 Maiden Lane, New York NY 10038 212/374-3090	1978
Bartolain, Clifford P. , <i>Pension Actuary</i> , 3203 Stillhill Drive, McHenry IL 60050 815/344-2862	e 1976
Bartz, John Lee. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 3366 N Torrey Pines Ct, Suite 220, La Jolla CA 92037 714/455-5350	e 1979
Bash, Floyd A. , (A.S.A.), <i>Actuary</i> , Interstate Life & Accident Ins, 540 McCallie Avenue, Chattanooga TN 37402 615/267-5681	1968
Bass, Frederick , (F.S.A.), <i>Senior Vice President</i> , IDS Plan Services Inc, 2400 IDS Tower, Minneapolis MN 55402 612/372-2352	e 1975
Bassett, Preston C. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , One Tanglewood Circle, Wallingford PA 19086 215/565-3425	e 1965
Bassin, Robert , <i>Vice President</i> , Management Applied Programing, 6420 Wilshire Blvd, Los Angeles CA 90048 213/658-7720	1967
Bassman, Bruce C. , (A.C.A.S.), <i>Second Vice President/Actuary</i> , Covenant Life Insurance Co, 99 Woodland Street, Hartford CT 06105 203/249-9341	1977
Bastian, Twila , <i>Actuary</i> , Wstrn Management Consultants, 832 Monroe NE, Albuquerque NM 87111 505/265-8808	e 1977
Batchelder, David , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Batchelder, William H. , (F.S.A.), <i>Vice President & Actuary</i> , Western Farm Bureau Life Ins, 1200 Lincoln St, Denver CO 80203 303/861-8100	e 1971
Bateman, Samuel D H. , (F.S.A.), 345 Eight Avenue, New York NY 10001 212/924-6025	1965
Bates, Eugene W. , (F.S.A.), <i>Senior Vice President</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	e 1965
Bates, James M. , (A.S.A.), Route 1, Box 750 D, Punta Gorda FL 33950 813/639-2529	e 1966
Bates, Marel K. , (F.S.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 520 S Virgil, Los Angeles CA 90020 213/382-1347	e 1976
Bath, John , (F.S.A.), Yaffe & Offutt Assoc Inc, 814 Mercantile Bank Bldg, 2 Hopkins Plaza, Baltimore MD 21201 301/332-1166	1979
Batho, Bruce , (A.S.A., A.C.A.S.), 711 Life of Georgia Tower, Atlanta GA 30308 404/881-8800	1967
Batho, Elgin R. , (F.S.A., F.C.A.S., A.I.A.), 5219 Tower Drive, Cape Coral FL 33904	1965
Battaglin, Bernard H. , (A.C.A.S.), Insurance Services Office, 101 College Road East, Princeton NJ 08540 609/452-9530	1970
Batte, Michael C. , (F.S.A.), <i>Vice President & Actuary</i> , Pioneer American Insurance Co, Box 12127, Fort Worth TX 76116 817/738-9251	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Batten, Robert W. , (F.S.A.), <i>Professor of Actuarial Science</i> , Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725	1969
Battle, William R. , (F.S.A.), <i>President</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1965
Baucom, Bennie W. , (F.S.A.), <i>Vice President Life Department</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1827	1971
Bauer, Nicholas. , (F.S.A.), <i>Exec. Vice President & Actuary</i> , Montreal Life Insurance Co, 630 Sherbrooke Street, W. Montreal, Que, Canada 514/842-9151	1968
Baum, Richard L. , (A.S.A.), Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	1979
Baus, Robert D. , (A.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Baush, Mary. , (F.C.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1969
Baxter, David L. , (F.S.A.), <i>Dir of Products Pricing Res</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2256	1979
Bayles, Richard E. , (F.S.A.), <i>Supervisory Actuary</i> , Health Care Service Corp, 6401 Security Boulevard, Baltimore MD 21235 301/594-2864	1965
Bayley, Thomas R. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Apt W 3, Hartford CT 06156 203/273-0123	1979
Bayo, Francisco. , (A.S.A.), <i>Deputy Chief Actuary</i> , Social Security Administration, 6401 Security Blvd, Ste 700 Altm Bldg, Baltimore MD 21235 301/792-7100	e 1968
Beach, Morrison H. , (F.S.A.), <i>Chrmn of Board & Chf Executive</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Beaird, B Lynn. , (A.S.A., F.C.A.), <i>Associate Actuary</i> , The Wyatt Co, 6610 Harwin Dr, Suite 274, Houston TX 77036 713/784-0210	e 1969
Beaird, V Clark. , (A.S.A., F.C.A.), <i>Vice President</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1966
Beales, John H. , <i>Associate Actuary</i> , United Ins Co of America, One E Wacker Dr, Chicago IL 60601 312/266-3611	1969
Beam, Jack L. , <i>Associate Actuary</i> , Johnson & Higgins, Trust Co of Georgia Bldg, Seventeenth Floor, Atlanta GA 30303	e 1979
Bean, Richard W. , <i>Actuary</i> , California Dept of Ins, 600 S Commonwealth Ave, Los Angeles CA 90005 213/736-3141	1967
Beard, Allen. , <i>Supervisory Actuary</i> , Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/254-4851	e 1966

Membership

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Enrolled

Beardsley, Charles M. , (F.S.A., F.C.A.), <i>Chairman & Chief Executive</i> <i>Off.</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991	1965
Beasley, Floyd T. , (F.S.A.), <i>Senior V P & Actuary</i> , Equitable Life Insurance Co, 604 Locust Street, Box 1635, Des Moines IA 50306 515/245-6771	1965
Beattie, Nora M. , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5173	1965
Beattie, Orville C. , (F.C.A.), <i>Chairman Emeritus</i> , A S Hansen Inc, 150 North Wacker Drive, Suite 3100, Chicago IL 60606 312/649-0777	e 1965
Beatty, Chester D. , (F.S.A.), 102 Highland Crescent, Willowdale On, Canada M2L1H1 416/923-6661	1967
Beca, Peter. , (F.S.A.), <i>Actuary</i> , Manufacturers Life Ins Co, 200 Bloor Street, East, Toronto Ont, Canada M4W1E5 416/928-4139	e 1978
Beck, John T. , (F.S.A.), <i>Executive V P & Chief Actuary</i> , North Central Life Insurance, 275 East Fourth Street, St Paul MN 55101 612/227-8001	1976
Beck, Kenneth M. , (F.S.A.), <i>Vice President & Actuary</i> , National Liberty Life Ins Co, Liberty Park, Frazer PA 19355 215/648-5630	1978
Beck, Richard K. , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Becker, Johanna B. , (F.S.A.), <i>Assistant Actuary</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1978
Becker, Murray L. , (F.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5236	e 1965
Becker, R Jay. , (F.S.A.), <i>Actuarial Fellow</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4490	1977
Becker, Ronald I. , (F.S.A.), <i>Assistant Vice President</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1978
Becker, Ted. , (A.S.A.), <i>Staff Actuary</i> , Texas State Board of Ins, 1110 San Jacinto, Austin TX 78786 512/475-3325	1966
Beckert, Thomas A. , (F.S.A.), <i>Vice President & Group Actuary</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1966
Beckman, Raymond W. , (F.C.A.S.), <i>President</i> , W. Beckman Consulting Actuaries, Inc. 47 Redwood Tree Lane, Irvine, CA 92715 714/559-1353	1973
Bednar, Robert J. , (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1967
Beebe, Roger O. , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1675	e 1975
Beecher, Paul. , <i>Regional Pension Director</i> , Pacific Mutual Life Ins Co, 108 Wilmot Rd, Deerfield IL 60015 312/948-5757	e 1976
Beeghly, Paul. , (F.S.A.), <i>Associate Actuary</i> , Northern Life Ins Co, P O Box 12530, Seattle WA 98111 206/292-1111	1979

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	Enrolled
Beekman, John A. , (A.S.A.), <i>Professor-Math Science</i> , Ball State University, Mathematics Dept, Muncie IN 47306 317/285-5433	1970
Beeler, Joseph Kent , (A.S.A.), <i>Health Actuary</i> , Blue Cross/Blue Shield of Tx, Main at North Central, Expressway, Dallas TX 75201 214/741-8354	1979
Beer, Albert J. , <i>Assistant Professor</i> , College of Insurance, 123 William Street, New York NY 10038	1979
Beernink, Darrell W. , (F.S.A.), <i>Actuary</i> , State Farm Life Insurance Co., One State Farm Plaza, Bloomington IL 61701 309/662-2865	1969
Beers, Clyde D. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1500 Market St, Centre Square W., Philadelphia PA 19102 215/563-4500	e 1971
Beers, Henry S. , (F.S.A.), 5000 E Grant Rd, Apt. #229, Tucson AZ 85712	1965
Beers, Josephine W. , (F.S.A.), Box 239, Hermosa Beach CA 90254	1965
Behan, Donald F. , (F.S.A.), <i>Director</i> , Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0627	e 1977
Behar, Robert , (F.S.A.), <i>Associate Consultant</i> , A S Hansen Inc, 150 North Wacker Drive, Chicago IL 60606 312/621-9800	e 1979
Behl, John P. , (A.S.A.), <i>Senior Assistant Actuary</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/843-8700	1979
Beiles, Herb N. , (F.S.A.), <i>Group Pensions Vice President</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-5862	e 1971
Bein, Robert L. , (F.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St, New York NY 96813 212/482-2000	e 1971
Beirne, James A. , (A.S.A.), <i>Chief Actuary</i> , N Y City Retirement Systems, 220 Church Street, New York NY 10013 212/566-7679	e 1971
Beisenherz, Robert L. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Incorporated, 7540 Lbj Freeway, Suite 634, Dallas TX 75251 214/661-9047	1974
Bell, George E. III , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Bell, Allan A. , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-6089	1969
Bell, Charles T. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, One Post St #2160, San Francisco CA 94106 203/273-0123	1976
Bell, Linda L. , (F.C.A.S.), <i>Assistant Vice President</i> , Crum & Forster Insurance Co, Box 2252, Morristown NJ 07960 201/285-7128	1979
Bell, Paul S. , (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	1979
Bell, S Alexander , (A.C.A.), Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/758-9700	1965

Membership

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Enrolled

Bems, Vitold Arthur , <i>Supervisor & Pension Actuary</i> , Airline Pilots Assoc Intl, 1625 Mass Ave NW, Washington DC 20036 202/797-4123	e 1976
Ben-Zvi, Phillip N , (F.C.A.S.), <i>Vice President & Actuary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1969
Benbrook, Paul , (F.C.A.S.), 4048 Heathersage Drive, Houston TX 77084	1965
Bencivenga, David F , (A.S.A.), <i>Assistant Vice President</i> , Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080	1979
Bender, Raymond W , (F.S.A.), 412 Pythian Road, Santa Rosa CA 95405	e 1965
Benedict, Elmer R , (F.S.A.), 145 Pinckney St Apt 121, Boston MA 02114	1965
Benedict, Robert C , (F.S.A.), <i>Vice President & Actuary</i> , Cal-Western States Life Ins, 2020 L Street, Sacramento CA 95814 916/444-7100	1974
Benesh, Gregory S , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1979
Beneski, Frank A , <i>Director-Defined Benefit Serv.</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6429	e 1976
Bengtson, Bruce D , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3595	1978
Benincasa, Bonnie J , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, PO Box 111, Boston MA 02117 617/421-4162	1976
Benjamin, Deborah K , <i>Associate Consultant</i> , Coopers & Lybrand, 100 Federal St 21/FI, Boston MA 02110 617/423-4200	e 1976
Benner, Thomas H , (A.S.A.), <i>Assistant Actuary</i> , Baltimore Life Insurance Co, Mount Royal Plaza, Baltimore MD 21201	1979
Bennet, Kathleen A , 99 Moulton Street, Newt Lwr Fls MA 02162 617/965-5227	e 1976
Bennett, Melvin D , (F.S.A.), Route 10, Box 213, Frederick MD 21701	1965
Bennett, Michael A , (F.S.A.), <i>Associate Professor</i> , University of Waterloo, Statistics Department, Waterloo On, Canada N2L3T2 416/885-1211	e 1973
Bennett, Noah H , (A.C.A.), 122 Masondale Ave, Durham NC 27707	1978
Bennett, Norman J , (F.C.A.S.), <i>Vice President & Actuary</i> , Continental Insurance Company, 80 Maiden Lane, New York NY 10038 212/374-3552	1965
Bennett, Robert J , <i>Vice President</i> , Griffith & Bennett Inc, Benedum Trees Bldg, Pittsburgh PA 15222 412/471-7971	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bennett, Robert S. , <i>Vice President Marketing</i> , Datair Financial Services Inc, 35 East Wacker Dr, Chicago IL 60601 312/641-2522	e 1978
Benoit, Leonard L. , <i>Administor Group Division</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2441	e 1976
Benson, Lawrence E. , <i>Vice President</i> , Mutual Service Life Ins Co, Two Pine Tree Drive, Arden Hills MN 55112 612/738-0334	1969
Bentzin, Charles G. , (F.S.A.), <i>President</i> , Bentzin, Charles G Assoc Inc, 234 N Central Ave #646, Phoenix AZ 85004 602/257-8855	e 1965
Bera, Marsha M. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, 1990 K Street NW #500, Washington DC 20006 202/857-9200	1979
Beram, Alfred J. , <i>Vice President</i> , Financial Data Planning Corp, 2670 Tigertail Ave #115, Miami FL 33133 305/665-1107	e 1976
Beram, George. , (F.S.A.), Hooker & Holcombe Inc, 1050 Waltham St, Lexington MA 02173 617/862-6300	e 1972
Berendt, George J. , <i>Pension Consultant</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1976
Beres, Joseph. , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Chicago IL 60606 312/876-1616	e 1976
Beresford, Thomas Emery. , (A.S.A.), <i>Actuarial Associate</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1979
Berg, Roy A, Jr. , (A.C.A.S., A.C.A.), <i>Vice President & Actuary</i> , Old Republic Life Ins Co, 307 N Michigan Avenue, Chicago IL 60601 312/346-8100	1966
Berg, William D. , (F.S.A.), <i>Research Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1965
Bergen, Joseph S. , (F.C.A.), <i>V P- Group Pension Services</i> , Prudential Insurance Company, Hanover Road, Florham Park NJ 07068 201/966-3038	e 1966
Bergen, Robert D. , (F.C.A.S.), <i>Vice President & Actuary</i> , Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5802	1972
Berger, Alan S. , <i>Actuary</i> , Olanie Hurst & Hemrich, 1 South West Columbia, Portland OR 97258 503/248-6590	e 1978
Berger, Arthur A. , <i>Manager</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	e 1976
Berger, Gottfried O. , <i>President</i> , Cologne Life Reinsurance Co, 900 Bedford St, Stamford CT 06905 203/356-4900	1969
Bergin, James L. , (F.S.A.), <i>Senior Vice President</i> , American Defender Life Ins Co, Box 27887, Raleigh NC 27611 919/821-1100	1973
Bergman, Barney. , <i>Assistant Actuary</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1976
Bergquist, W E. , (F.S.A.), <i>Director-Taxation</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg Mb, Canada R3C1V3 204/946-1190	1975

Membership

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	Enrolled
Bergstresser, R L , (F.S.A.), <i>Consulting Actuary</i> , 370 Claremont Ave, Montclair NJ 07042 201/783-4644	1969
Bergstrom, Richard L , (F.S.A.), <i>Associate Actuary</i> , J C Penney Life Insurance Co, 2020 Live Oak Street, Dallas TX 75221 214/655-7368	1979
Berin, Barnet N , (F.S.A., F.C.A.), <i>Director-Professional Standard</i> , William M Mercer Inc, 1211 Avenue of Americas, New York NY 10036 212/997-8137	e 1965
Berish, George L , (F.S.A.), <i>Assistant Vice President</i> , Edward H Friend & Co, 1800 K Street, NW, Suite 500, Washington DC 20006 202/785-9080	e 1978
Berkeley, Edmund C , (F.S.A.), <i>President</i> , Berkeley Enterprises Inc, 815 Washington St, Newtonville MA 02160 617/332-5453	1965
Berkery, Karol , (F.S.A.), <i>Associate Actuary</i> , The Wyatt Co, One Post St, San Francisco CA 94104 415/986-6568	1979
Berkey, Stephen H , (F.S.A.), <i>2nd Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/427-4202	e 1971
Berkowitz, Michael H , (F.S.A.), <i>Vice President & Chief Actuary</i> , Colonial Life Insurance Co, 8 Sylvan Way, Parsippany NJ 07054 201/455-1400	1970
Berman, Melvyn E , (A.S.A.), <i>Chief Actuarial Staff</i> , Veterans Administration, 5000 Wissahickon Ave, Philadelphia PA 19101 215/951-5709	e 1970
Berne, David H , (F.S.A.), 860 E 15th Street, Brooklyn NY 11230	1966
Berni, Elizabeth C , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1976
Bernsee, Robert W , <i>Actuarial Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1979
Bernstein, Agnes , <i>Asst Vice President & Actuary</i> , Consulting Actuaries Inc, 666 Fifth Avenue, New York NY 10019 212/586-7500	e 1976
Bernstein, Larry , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7910	e 1969
Berquist, James R , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144	1965
Berry, Charles H , (F.C.A.S.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-7931	1977
Berry, George L , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644	1970
Berry, James M , (A.S.A.), Hewitt Associates, 666 Glenbrook Rd, Stamford CT 06906 203/357-9000	1979
Berry, William J , (F.S.A.), 252 Everett Place, Englewood NJ 07631	1965
Bertles, George G , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bertoldo, Roy J. , (A.S.A.), <i>Vice President</i> , Johnson & Higgins, 601 California St, San Francisco CA 94108 415/981-6700	e 1967
Bertram, John C. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Durham Life Insurance Company, Box 27807, Raleigh NC 27611 919/782-6110	e 1965
Bethel, Neil A. , (F.C.A.S.), <i>Vice President</i> , Tillinghast Nelson & Warren, 660 Newport Center Dr, Suite 825, Newport Beach CA 92660 714/640-4900	1978
Bevan, John A. , (F.S.A.), <i>Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7155	1965
Bevan, John R. , (F.C.A.S.), <i>Vice President & Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1965
Beverage, Richard , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1979
Bhave, Shashikant K. , (F.S.A.), <i>Associate Actuary</i> , Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900	1971
Biamonte, Ronald M. , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1977
Bickel, Stephen D. , (F.S.A.), <i>Vice President & Actuary</i> , American General Life Ins Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111	1972
Bickerstaff, David R. , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144	1969
Bickerstaff, Thomas A. , (F.S.A.), <i>Chief Actuary</i> , Pennsylvania Insurance Dept, 1400 Spring Garden St, #1706 State Office Bldg., Philadelphia PA 19130 215/238-7234	1979
Biddleman, Albert F. , <i>Director-Customer Service</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811	e 1968
Bidelman, Wayne D. , (F.S.A.), <i>Assistant Vice President</i> , Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861	1974
Bieluch, Philip J. , (A.S.A.), <i>Vice President</i> , Sorenson & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018	1979
Bierley, Thomas , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5848	e 1977
Bierschbach, Raymond A. , (F.S.A.), <i>Executive Vice President</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3582	1965
Bieter, Charles N. , (A.S.A.), <i>Senior Actuarial Associate</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1777	1979

Membership

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Enrolled

Biggs, James F A , (F.S.A., F.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700	e 1965
Bilello, Frank L , (M.C.A.), <i>Senior Pension Consultant</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3057	e 1970
Bilisoly, Richard , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1966
Bill, Richard A , <i>Actuary</i> , Country Mutual Insurance Co, P O Box 2100, Bloomington IL 61701 309/557-2821	1973
Biller, James E , (A.C.A.S.), <i>Assistant Actuary</i> , Chubb & Son Incorporated, 51 JFK Parkway, Short Hills NJ 07078 201/467-6363	1979
Billman, Elmer , (F.S.A.), Box 5665, Greensboro NC 27403 919/273-4207	1965
Bilborrow, John E , <i>Member-Board of Directors</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1967
Bingham, Albert A , (F.S.A.), <i>Vice President</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 315/473-7680	1965
Bingham, Gary C , (F.S.A.), <i>Assistant Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1979
Biondi, Raymond B , (A.S.A.), Penn Mutual Life Ins Co, 6th & Walnut St, Philadelphia PA 19172 215/629-0600	1979
Birkenshaw, John T , (F.S.A.), <i>President</i> , Mony Life of Canada, 797 Don Mills Road, Don Mills, Canada M3C1V2 416/429-2200	1966
Biscoglia, Raymond J , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Assoc Inc, 1467 Belleair Rd, Clearwater FL 33516 813/584-8128	e 1976
Bishop, Clifford W , <i>President</i> , Consulting Dynamics Inc, 1700 Eastgate Drive, Suite 218, Garland TX 75041 214/270-8758	e 1976
Bishop, Donald B , (F.S.A.), Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1971
Bishop, Everett G , (F.C.A.S.), <i>Assistant Vice President</i> , American Mutual Liab Ins Co, Quannapowitt Parkway, Wakefield MA 01880	1979
Bishop, William D , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Ins Co, 700 Newport Center Drive, Box 9000, Newport Beach CA 92660 714/640-3477	1965
Bisson, Richard , (F.S.A.), <i>Actuary</i> , Assumption Mutual Life Ins Co, 770 Main Street, Moncton, Canada E1C5E1 506/855-6040	1978
Bittel, W Harold , (F.S.A., A.C.A.S.), 105 Kensington Ave, Trenton NJ 08618	1965
Black, Barry M , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1974
Black, Harold W , (A.S.A., F.C.A.), <i>Vice President</i> , William M Mercer Inc, 1200 1st American Center, Nashville TN 37238 615/244-4036	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Black, Kenneth , <i>Actuary</i> , Internal Revenue Service, Actuarial Division E A P, 1111 Constituion Ave NW, Washington DC 20224	e 1976
Blackwell, Alan P. , (A.S.A.), <i>Assistant Actuary</i> , American States Life Ins Co, 500 N Meridian Street, Indianapolis IN 46207 317/262-6673	1979
Blagden, Henry E. , (F.S.A., A.I.A.), 526 Banyan Rd, Vero Beach FL 32960	1965
Blair, B Franklin , (F.S.A.), 111 Medford Leas, Medford NJ 08055 609/654-3111	e 1965
Blake, William H, Jr. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St NW, Washington DC 20006 202/452-0660	e 1965
Blake, Ian M. , (F.S.A.), <i>Valuation Officer</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg Mb, Canada R3C3A5 204/946-1190	1976
Blakeslee, Howard W. , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5833	1969
Bland, William H. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	1970
Blankenship, Robert W. , Tillinghast Nelson & Warren, 3340 Peachtree Road, NE, Atlanta GA 30326 404/261-5420	e 1976
Blankley, Donovan T. , (A.S.A.), 4 Oak Ledge Circle So, Norwalk, CT 06854	e 1966
Blatchford, Lynd T. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Pentad Corp, 36 Washington Street, Wellesley Hls MA 02181 617/237-3131	e 1967
Blattenberg, Robert C. , Ringler Associates Inc, Box 2653, Newport Beach CA 92663 816/283-5478	1967
Blattner, Joseph L, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Capitol Life Insurance Company, 1600 Sherman St, Denver CO 80201 303/861-4065	1978
Blattner, Gary L. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1971
Blazek, Charles J. , <i>Actuary</i> , Herget & Company Incorporated, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	e 1976
Blazer, Barry L. , (F.S.A.), <i>Group Managing Partner</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	1969
Bleakney, Thomas P. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1965
Bleecker, D Lorne , (F.S.A.), <i>Consulting Actuary</i> , 15 Aldenham Cres, Don Mills, Ontario, Canada M3A1S3 416/444-4183	1968

Membership

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	Enrolled
Bleyler, Peter A. , (F.S.A., F.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 120 South Central Avenue, St Louis MO 63105 314/889-9480	e 1972
Blivess, Michael P. , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451	1977
Blobaum, Gene A. , (F.S.A., F.F.A.), <i>Associate Actuary</i> , Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721	1977
Bloch, Max. , (F.C.A.), 221 W 82nd St Apt 7-C, New York NY 10024	e 1967
Block, Ronald A. , (F.S.A.), <i>Divisional Actuary</i> , Meidinger & Assoc Inc, 151 N Delaware St, Indianapolis IN 46204 317/632-3014	e 1974
Block, Stephen D. , (A.S.A.), <i>Lead Programmer Analyst</i> , Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8573	1970
Blodget, Hugh R. , (F.C.A.S.), Security Insurance Group, 1000 Asylum Ave, Hartford CT 06105 203/278-1000	1965
Blondeau, Gilles. , (F.S.A.), <i>President</i> , Gilles Blondeau & Co, 612 St Jacques St W, Ste 400, Montreal Pq, Canada H3C1C8 514/288-1146	1979
Bloodworth, Lucian F. , (F.S.A.), <i>President</i> , American Foundation Life Ins, Box C-220, Birmingham AL 35283 205/942-0444	e 1968
Bloom, Shirley G. , 2nd V P - Pension Service, Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04122 207/780-2420	e 1976
Bloomfield, Coleman. , (F.S.A.), <i>Chairman of the Bd & President</i> , Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3500	1965
Blossom, Charles. , <i>Vice President & Actuary</i> , Concord General Life Ins Co, 4 Bouton St, Concord NH 03301 603/224-4086	1966
Blount, William H. , (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047	e 1972
Bloyer, James R. , (F.S.A.), <i>Vice President Corp Resources</i> , Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5285	1972
Blumenfeld, M Eugene. , (A.C.A.S., A.C.A.), <i>Assistant Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1966
Boatright, David J. , (A.S.A.), <i>Senior Actuary</i> , Johnson & Higgins, 101 S Wacker Drive, Chicago IL 60606 312/263-2456	e 1970
Bock, Benjamin J. , (A.S.A.), Western Southern Life Ins Co, 400 Broadway, Cincinnati OH 45202 513/421-1800	1979
Boden, Donald E. , <i>Managing Director</i> , William M Mercer Benefits Ltd, 4 Southampton Place, London, England	e 1969
Boden, John A. , (F.S.A.), 312 N Spring, Los Angeles CA 90012	1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bodine, Andrew F. (F.S.A.), <i>Vice President & Actuary</i> , Inter-State Assurance Company, 420 Keosauqua Way, Des Moines IA 50308 515/283-2501	1966
Bodtker, Michael B. (F.S.A.), <i>Associate Actuary</i> , First Colony Life Ins Co, P O Box 1280, Lynchburg VA 24505 804/845-0911	e 1977
Boeckner, Robert G. (F.S.A.), <i>Actuarial Vice President</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4533	1973
Boehm, C Roland (F.S.A.), <i>Assistant Actuary</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0662	1969
Boekhoff, Jay (A.S.A.), <i>Actuarial Specialist</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7077	1979
Boormeester, John M. (F.S.A.), 355A Pine Ridge Drive, Whispering Pn NC 28389 919/949-3307	1965
Boero, Louis E. (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9350	1978
Bogardus, William L. (F.S.A.), <i>Group Actuary</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4288	1972
Boggio, Walter E. <i>Assistant State Actuary</i> , Mass Savings Bank Life Ins, 110 Tremont Street, Boston MA 02108 617/482-3180	1971
Bohn, Robert J. (F.S.A.), <i>Vice President & Actuary</i> , Franklin Life Insurance Co, One Franklin Square, Springfield IL 62713 217/528-2011	e 1966
Boin, Bruno V. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1971
Bolcar, Joseph J. <i>President</i> , Pcl Administrators Inc, 4405 East-West Highway, Washington DC 20014 301/986-1250	e 1978
Bolen, John T. <i>Associate Actuary</i> , Dan McGinn & Assoc Inc, 1150 S Olive St, Suite 221, Los Angeles CA 90030 213/747-6501	e 1976
Boley, Russell A. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 9300 W 110th St, 55 Corporate Woods #260, Overland Park KS 66207 913/381-6677	e 1971
Bolin, Bob J. (F.S.A.), Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3651	e 1967
Bolin, Madge E. (F.S.A., A.C.A.), <i>Vice President & Sr Actuary</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991	e 1967
Bolnick, Howard J. (F.S.A., A.C.A.), <i>Partner</i> , Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133	e 1972
Bolton, Robert G. (A.S.A.), <i>Vice President Senior Actuary</i> , Herget & Company Incorporated, 204 East Lombard Street, Baltimore MD 21202 301/539-3500	e 1977
Bolton, Wilbur M. (F.S.A.), Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3095	1965

Membership

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	Enrolled
Bonanno, Joseph R. , <i>Vice President Group Pensions</i> , Prudential Insurance Company, 5757 Wilshire Blvd, Los Angeles CA 07101 201/877-4510	e 1976
Bond, Duane A. , <i>Consulting Actuary</i> , Johnson & Higgins, 601 California Street, San Francisco CA 96813 415/981-6700	e 1976
Bond, John J. , (A.S.A.), Bond & Company, 3 Penn Center Plaza, Philadelphia PA 19102 215/568-6000	e 1966
Bondow, Richard L. , (A.S.A.), <i>Actuarial Associate</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	1979
Bondy, Martin , <i>Senior Vice President</i> , Crum & Forster Insurance Co., Box 2387, Morristown NJ 07960 201/285-7345	1965
Bondy, Peter J. , (F.S.A., F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 4900 Veterans Blvd, Metairie LA 70002 504/885-2045	1978
Bonnard, Fernand , (F.S.A.), <i>Vice President</i> , Provident Life & Accident Ins, Fountain Sq, Chattanooga TN 37402 615/755-1225	1965
Bonnel, Ralph O. , (F.F.A.A.), 3912 Azalea St, Colorado Spgs CO 80907	1965
Bonner, Emmet M. , <i>Assistant Vice President</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0440	e 1976
Bonneville, William D. , (F.S.A.), <i>Vice President & Actuary</i> , North Atlantic Life Insurance, Robbins Lane, Jericho NY 11753 516/935-6900	1976
Bonvallet, Kenneth , (A.S.A.), <i>Actuarial Associate</i> , Prudential Insurance Company, North Central, Home Office, Minneapolis MN 55440 612/374-8607	1979
Booher, J Earnest , (F.S.A.), 2515 Polk St, Apt. 22, Hollywood FL 33020	1965
Booke, Samuel Lewis , (F.S.A., F.C.A.), <i>Vice Chairman of the Board</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991	e 1965
Booker, Bruce E. , (F.S.A.), <i>Associate Actuary</i> , Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23261 804/281-6219	1979
Booth, Allen D. , (F.S.A.), <i>Vice President & Actuary</i> , Jefferson National Life Ins Co, One Virginia Avenue, Indianapolis IN 46204 317/635-7676	e 1974
Booth, John K. , (F.S.A.), <i>Vice President & Chief Actuary</i> , American Council of Life Ins, 1850 K Street, NW, Washington DC 20006 202/862-4160	1969
Boothroyd, H J. , (F.S.A.), <i>Senior Vice President</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1965
Borden, Nathan B. , (A.S.A., F.C.A.), <i>Associate Actuary</i> , The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9212	e 1966
Borden, Richard D. , (A.C.A.), <i>Consulting Actuary</i> , 3806 S E Rural St, Portland OR 97202 503/775-4816	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bordewick, James R. , (F.S.A.), <i>Vice President & Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155	e 1966
Borghese, Marianne , <i>Actuarial Consultant</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5295	e 1976
Bornhuetter, Ronald L. , (F.C.A.S.) [President], <i>Senior Vice President</i> , General Reassurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4219	1965
Borton, Douglas C. , (F.S.A., F.C.A.), <i>Senior Vice President</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Bostian, Robert , (F.S.A.), <i>Vice President</i> , Bmi Actuaries & Consultants, 44 Industrial Way, Norwood MA 02062 617/762-6480	e 1977
Boswell, Richard L. , (F.S.A.), <i>Vice President & Actuary</i> , National Western Life Ins Co, 850 East Anderson Lane, Austin TX 78776 512/836-1010	e 1975
Bothmann, Horst P. , (M.C.A.), <i>Pension Administrator</i> , Chloride Incorporated, 5200 W Kennedy Boulevard, Tampa FL 33623 813/870-3770	e 1971
Botkin, Leroy V. , (F.S.A.), <i>Vice President & Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 822-5188	1965
Bou, Jorge V. , <i>Vice President & Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Boucher, Paul E. , (A.S.A.), <i>Vice President</i> , Prudential Insurance Company, Box 561, Ft Washington PA 19034 215/784-2240	e 1970
Bould, John J. , (A.S.A.), <i>Consulting Actuary</i> , Seal & Lohse Incorporated, 1001 Franklin Ave, Garden City NY 11530 516/741-5560	e 1979
Boulet, Gerald F. , (A.S.A., F.C.A.), 36 South Main Street, Sharon MA 02067 617/784-3287	e 1966
Bourdeau, Paul T. , (F.S.A.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5167	e 1965
Bowers, Newton L. , (F.S.A.), <i>Professor of Actuarial Science</i> , Drake University, College of Business Adm, Des Moines IA 50311 515/271-3156	1965
Bowles, Thomas P, Jr. , (F.S.A., F.C.A., F.F.A.A.) [Past President], <i>Past President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420	e 1965
Bowling, Thomas B. , (F.S.A.), <i>Actuary</i> , American Life Ins Co, Box 2226, Wilmington DE 19899 302/655-7381	e 1966
Bowman, Glenn L. , (A.C.A.), 3908 Muskogee, Des Moines IA 50312	1966
Bowman, William H. , (F.S.A.), <i>Actuary</i> , Capital Holding Corporation, Commonwealth Bldg, Louisville KY 40201 502/584-8157	1973

Membership

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	Enrolled
Boyajian, John H. , (F.C.A.S.), <i>Actuary</i> , New Jersey Manufacturers Life, Sullivan Way, Trenton NJ 08607 609/883-1300	1965
Boyer, Donald E. , (F.S.A.), <i>Vice President & Actuary</i> , Life Ins Co of Virginia, 6610 W Broad Street, Richmond VA 23230 804/281-6000	1966
Boyer, John F. , (F.S.A.), Route #3 Box 191, Chapel Hill NC 27514	1965
Boyle, James I. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Boynton, Edwin F. , (F.S.A., F.C.A.) [<i>Past President</i>], <i>Vice President & Actuary</i> , The Wyatt Co, 1990 K Street N.W., Washington DC 20006 202/857-9227	e 1965
Braccialarghe, Theora , (F.S.A.), <i>Consulting Actuary</i> , Kruse O'Connor & Ling Inc, 8751 W Broward Blvd #300, Ft Lauderdale FL 33324 305/472-3800	e 1978
Braden, Lucian J. , 29-08 147th St, Flushing NY 11354	1966
Bradford, John A. , (A.S.A.), <i>Assistant Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 312/791-7227	1971
Bradley, John M. , (F.S.A.), <i>Actuary - Health & Pensions</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3197	1978
Bradshaw, John G. , (F.C.A.S.), <i>Assistant Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4841	1975
Brady, George V. , (F.S.A.), 315 W 106th St Apt 5A, New York NY 10025	1965
Brady, Michael B. , Johnson & Higgins, 1600 Southern Natl Center, Charlotte NC 28202 704/374-1845	e 1976
Brady, Robert P. , (F.S.A., A.C.A., F.F.A.A.), <i>Senior Vice President</i> , Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75204 214/824-0131	1965
Bragg, John M. , (F.S.A., A.C.A.S.), <i>Actuarial Consultant</i> , John M Bragg & Associates, 600 W Peachtree Street NW, Suite 1236, Atlanta GA 30308 404/898-1510	e 1965
Brahmer, John O. , (A.C.A.S.), <i>Actuarial Associate</i> , Federal Kemper Life Assur Co, Kemper Ins Building, D-3, Long Grove IL 60049 312/540-2000	1979
Bramwell, Earl L. , (A.S.A.), <i>Second Vice President / Actuary</i> , Life & Casualty Ins Co, Life & Casualty Tower, Nashville TN 37219 615/244-9300	1979
Brand, Thomas , (M.C.A.), <i>Consultant</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9819	e 1970
Brandenberg, Donald , (F.S.A.), <i>Actuary</i> , Fidelity & Guaranty Life Ins, 100 Light Street, Baltimore MD 21202 301/547-3200	1979
Brandt, Richard E. , <i>Vice-President</i> , The Pension Service Inc, 205 Church St, New Haven CT 06510 203/787-7121	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Brannigan, James F. , (F.C.A.S.), <i>Senior Vice-President</i> , H F Ahmanson & Co, 3731 Wilshire Blvd, Los Angeles CA 90010 213/487-4277	1965
Brannock, Ronald D. , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road, NE, Atlanta GA 30326 404/261-5420	e 1974
Braskett, Ralph J. , (F.S.A.), <i>Chief Actuary</i> , Hirschfeld Stern Moyer & Ross, 666 Fifth Ave, New York NY 10019 212/582-2524	e 1973
Braun, Nancy , <i>Assistant Actuary</i> , Martin E Segal Co, 520 South Virgil Avenue, Los Angeles CA 90020 213/382-1347	e 1976
Braun, Sharlene Tracy , Braun & Associates, 90 Presidential Plaza, Syracuse NY 13202 315/471-5707	e 1976
Braund, Robert G. , (F.S.A.), <i>President</i> , Munich American Reassur Co, 56 Perimeter Center E, NE, Atlanta GA 30302 404/394-5665	1966
Braunstein, Michael M. , (A.S.A.), <i>Actuarial Associate</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1979
Bravmann, Claude S. , (F.S.A., A.I.A.), <i>Senior Vice President/Actuary</i> , U S Lease Financing Inc, 633 Battery Street, San Francisco CA 94111	e 1967
Breeze, William H. , (F.S.A.), <i>Executive Vice President</i> , Ohio National Life Ins Co, P O Box 237, Cincinnati OH 45201 513/861-3600	1965
Breitman, Alan S. , (F.S.A.), <i>Consultant</i> , William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0450	e 1978
Bremer, John P. , (F.S.A.), <i>Associate Actuary</i> , Cal-Western States Life Ins, 2020 L Street, Sacramento CA 95804 916/444-7100	e 1975
Brennan, Joseph P, Jr. , (A.S.A.), <i>Research Assistant</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000	1979
Brennan, Jeremiah T. , <i>Vice President</i> , S & W Agency Incorporated, 130 William Street, New York NY 10038 212/227-4532	e 1977
Brennan, Lawrence T. , (F.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1968
Brennan, Paul J. , (F.S.A., M.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7700	e 1975
Brennforder, Roxann , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68504 402/467-1122	1979
Brereton, Alan R. , (F.S.A.), <i>Actuary</i> , Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto Ont, Canada M4V1N7 416/923-6661	1975
Brewster, John E. , (F.S.A.), <i>Vice President & Actuary</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6725	e 1965
Brian, Robert A. , (F.C.A.S.), <i>General Partner</i> , Conning & Co, 41 Lewis St, Hartford CT 06103 203/527-1131	1972

Membership

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	Enrolled
Briegel, Dorothy B. , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of Virginia, Box 27601, Richmond VA 23261 804/281-6523	e 1965
Briegel, Heinz A. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Fidelity Bankers Life Ins Co, Box 2368, Richmond VA 23218 804/649-8411	1968
Brigade, Harold R. , (F.S.A., M.C.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 212/279-6800	e 1975
Briggs, Philip. (F.S.A.), <i>Executive Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3281	1966
Bright, Henry. (F.S.A., F.C.A.S., F.C.A.), <i>Actuary</i> , The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0478	e 1967
Brimley, Dale B. , (A.S.A.), <i>Associate Actuary</i> , Beneficial Life Ins Co, 36 South State Street, Salt Lake Cty UT 84136 801/531-7979	1970
Brindise, Ralph S. , (F.C.A.S.), <i>Risk Consultant</i> , Standard Oil Co of Indiana, Box 5910A, Chicago IL 60680 312/856-6417	1965
Brink, Stephen D. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005	1976
Brinster, Donald W. , <i>Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Briscoe, J Huell. (F.C.A.), <i>Principal</i> , J Huell Briscoe & Assoc Inc, 307 N Michigan Ave, Chicago IL 60601 312/332-0430	1965
Britton, Charles R. , (F.S.A.), <i>Actuary</i> , North American Co-Life/Health, Box 466, 209 S. Lasalle Street, Chicago IL 60604 312/346-2200	1979
Britton, Donald W. , (A.S.A.), <i>Assistant Actuary</i> , Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 919/725-7261	1979
Britton, William R. , (F.S.A.), <i>Second Vice President</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811	1971
Brochu, Robert. (F.S.A.), <i>Director</i> , William M Mercer Ltd, 1801 McGill College Ave, Montreal Pq 514/285-1802	1976
Brock, James D. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-5722	1970
Brock, James E. , (F.S.A.), <i>Group Pension Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8221	e 1975
Brockett, Jerry L. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1965
Brodie, Norman. (F.S.A.), <i>Vice President & Controller</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1965
Brodrick, Robert M. , (A.S.A.), <i>Manager-Health Products</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1979

	Enrolled
Brodtrick, David A. , (A.S.A.), <i>Senior Actuarial Assistant</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0745	1979
Brodtrick, Michael A. , (F.S.A.), <i>Assistant Actuary</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0664	1979
Broers, Fred L. , (F.S.A.), <i>Vice President Actuary Treas</i> , Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090	1975
Brogan, Howard S, Jr. , (A.S.A.), <i>Vice President & Actuary</i> , Hayes, Alfred W. & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	e 1968
Broglia, Vernon , (A.S.A.), <i>Senior Actuarial Assistant</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2412	1979
Broll, Frank V, Jr. , (F.S.A.), <i>Assistant Vice President</i> , American National Ins Co, One Moody Plaza Box 1780, Galveston TX 77550 713/763-4661	1978
Brooks, James C, Jr. , (F.S.A.), <i>Asst V P & Associate Actuary</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1670	1976
Brooks, Alexander T. , (*A.S.A., A.I.A., F.F.A.), <i>Regional Actuary</i> , American International Group, PO Box 1152, Manila, Philippines	e 1970
Brooks, Charles E. , (F.S.A., A.I.A.), <i>Actuary</i> , Swiss Reinsurance Company, Box 172, 60 Mythenquai, Zurich, Switzerland 025-8800	1967
Brooks, Frank A. , (F.S.A.), <i>Staff Vice President</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8000	1965
Brooks, Roger K. , (F.S.A.), <i>President</i> , Central Life Assurance Co, 611 5th Avenue Box 1555, Des Moines IA 50306 515/283-2371	1965
Brooks, William E. , (A.S.A.), <i>Assistant Vice President</i> , Blue Cross/Blue Shield of Tx, Main & North Central, Dallas TX 75222	1979
Broome, Douglas A. , <i>Chief Actuary - Life & Health</i> , South Carolina Dept of Ins, 2711 Middleburg Dr, Columbia SC 29204 803/758-2813	1966
Brophy, Joseph T. , (F.S.A.), <i>Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06117 203/277-0111	e 1965
Brousseau, Alden W. , (F.S.A.), <i>Executive Vice President</i> , National Fidelity Life Ins Co, 1002 Walnut St, Kansas City MO 64106 816/283-5503	1965
Brothers, Warren H. , (A.C.A.), <i>Vice President & Actuary</i> , Chicago Metro Mutual Assur Co, 4455 South King Drive, Chicago IL 60653 312/285-3030	1966
Broverman, Brian , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, First Florida Tower, Tampa FL 33602 813/223-1686	e 1976
Brown, Carroll H. , (F.S.A.), <i>Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1965

Membership

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Enrolled

Brown, Charles H. , (F.S.A.), <i>Individual Sales</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg Mb, Canada R3C0H2 204/946-9435	1977
Brown, Charlton V. , <i>Director-Group&Pension Product</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000	e 1976
Brown, Edward W. , (F.S.A.), <i>Retirement System Actuary</i> , Ny State Employees Retirement, A Smith State Office Bldg, Albany NY 12244 518/474-4537	e 1975
Brown, Everett G Jr. , <i>Vice President & Actuary</i> , United Fidelity Life Ins Co, 1025 Elm Sreet, Dallas TX 75202 214/741-3091	1967
Brown, Fred. , (F.S.A.), <i>Second Vice President/Actuary</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2586	1978
Brown, Gerald M. , (F.S.A.), <i>Vice President & Actuary</i> , J R Hanson Inc, 1133 15th St NW, Washington DC 20005 202/785-4995	1974
Brown, Jan C. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6000	1969
Brown, L Wendell. , (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 711 Louisiana Street, Suite 1000, Houston TX 77002 713/228-7591	e 1976
Brown, Lloyd J. , (F.S.A.), 4501 Sherbrooke St Westmount, Que, Canada HEZ1E7	1968
Brown, Maurice S. , 3608 Saul Rd, Kensington MD 20795	1967
Brown, Milton L. , (F.S.A.), <i>Assistant Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 91108 213/742-2271	1979
Brown, Nancy E. , <i>Assistant to Manager</i> , Square D Company, Executive Plaza, Palatine IL 60067 312/397-2600	e 1977
Brown, Peter. , (*A.S.A., F.F.A.), American International Reins, Box 152, Hamilton	1969
Brown, Richard F. , <i>Manager-Employe Benefits</i> , American Motors Corporation, 27777 Franklin Road, Southfield MI 48034 313/827-3980	e 1976
Brown, Robert A. , (F.S.A.), <i>Contiroller, Group Pensions</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Bloomfield CT 06002 203/726-7263	1969
Brown, Stephen L. , (F.S.A.), <i>Sr Vice President & Treasurer</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6000	e 1965
Brown, William A. , (F.S.A.), <i>President</i> , Servesco Inc, 300 Interstate Parkway, Atlanta GA 30339	e 1965
Brown, William C. , (F.S.A.), 39 Inwood Rd, Chatham NJ 07928	1965
Brown, William W. , (F.C.A.S.), <i>Associate Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1967

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	Enrolled
Brownlee, Harold J. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3089	e 1965
Brubaker, Randall E. , <i>Associate Actuary</i> , Fireman's Fund Insurance Co., 3333 California Street, San Francisco CA 94118 415/929-2000	1978
Bruce, James G. , (F.S.A.), 3925 Center Gate Circle, Sarasota FL 33583	1965
Bruce, Robert E. , (F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , Bruce & Associates, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200	e 1965
Bruce, William D. , (F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , Bruce & Associates, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200	1965
Bruckman, Paul S. , <i>Actuary</i> , San Francisco Pension Corp, 605 Market Street #1108, San Francisco CA 94105 415/543-5702	e 1970
Brumbach, John W. , (F.S.A.), <i>Assistant Vice President</i> , Nlt Corporation, National Life Center, Mail 1990, Nashville TN 37250 615/749-1620	1978
Brunner, George , (F.S.A., F.C.A.), <i>General Manager Life & Health</i> , Zurich American Ins Co, 111 W Jackson Blvd, Chicago IL 60604 312/987-2200	e 1966
Brummond, William , (A.S.A.), <i>Actuarial Assistant</i> , Reliance Standard Life Ins Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4683	1979
Brunini, Alexander D. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2810	1978
Brutzman, F Bard , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420	e 1969
Bryan, Charles A. , (F.C.A.S.), <i>Vice President & Actuary</i> , United Services Auto Assoc, Usaa Building, San Antonio TX 78288 512/690-2025	1977
Bryan, D. , (F.S.A.), <i>Associate Actuary</i> , Canada Life Assurance Company, 330 University Ave, Toronto Ont, Canada M5G1R8 416/597-1456	1974
Bryan, William , (F.S.A.), <i>Assistant Actuary</i> , Preferred Risk Life Ins Co, 1111 Ashworth Road, W Des Moines IA 50265 515/225-5336	1978
Bryan, William J. , (F.S.A.), <i>Consulting Actuary</i> , Bryan Pendleton Swats & McAll, 4205 Hillsboro Road, Suite A200, Nashville TN 37215 615/385-1640	1966
Bryant, Arthur L. , (F.S.A.), <i>Vice President & Secretary</i> , State Life Insurance Company, 141 E Washington St, Indianapolis IN 46204 317/632-3551	1966
Bryant, Ed T. , (F.S.A., F.C.A.), Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Atlanta GA 30326 404/261-7820	e 1971

Membership

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Enrolled

Bryce, George M. , (F.S.A.), 1727 Shoreland Dr, Sarasota FL 33579	1965
Buben, Paul , <i>Executive Vice President</i> , Foremost Life Insurance Co, 5800 Foremost Drive, SE, Grand Rapids MI 49501 616/942-3000	1970
Buchanan, John H. , (F.S.A.), <i>Vice President & Actuary</i> , Scor Re Life Insurance Company, Box 220010, Dallas TX 75222 214/748-1100	e 1974
Buchanan, Susan S. , (F.S.A.), <i>Manager-Actuarial Pension Dept.</i> , Life Insurance Co of Georgia, 600 West Peachtree Street, Atlanta GA 30308 404/898-1677	e 1978
Buchanan, William M. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , William M Buchanan & Assoc, 8560 College Boulevard, Overland Park KS 66210 913/381-8084	e 1965
Bucher, G Scott , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1566	1972
Buchter, Gene W. , (F.S.A.), <i>Vice President</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3655	1966
Buck, Fred A. , (F.S.A.), <i>Vice President</i> , Reliance Standard Life Ins Co, 4 Penn Center Plaza, 14th Floor, Philadelphia PA 19103 215/864-4321	1978
Buck, Norman F. , (F.S.A., M.C.A.), Bruce & Associates, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200	1965
Buck, Robert E. , <i>Manager</i> , A S Hansen Inc, 510 4th Financial Center, Wichita KS 67202 312/262-5129	e 1976
Buckman, Alfred L. , (F.S.A.), 4023-N Calle Sonora E, Laguna Hills CA 92653	e 1965
Buckman, Roger A. , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4820	e 1974
Bucknell, Earl F. , (F.S.A.), 1355 S Portofino Dr, Sarasota FL 33581	1965
Bucknell, Robert I. , (F.S.A.), Johnson & Higgins, 745 Fort Street, Box 4238, Honolulu HI 96813 808/538-1115	e 1970
Buckner, Leonard , (F.S.A.), <i>Second Vice President/Actuary</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1976
Budd, Edward H. , (F.C.A.S.), <i>President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1965
Budd, George L. , (A.S.A.), Johnson & Higgins, 95 Wall St, New York NY 11023 212/482-5391	e 1972
Buddington, David W. , (F.S.A.), <i>Assistant Vice President</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1971
Budinger, Joseph A. , (F.S.A.), 4750 N Central Ave, Phoenix AZ 85012	1965
Buell, Charles H. , (F.S.A.), <i>Staff Actuary</i> , Capitol Life Insurance Company, 1600 Sherman Street, Denver CO 80201 303/861-4065	1966

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	Enrolled
Buffin, Kenneth G. , (*A.S.A., F.I.A., F.C.A.), A S Hansen Inc, 529 5th Avenue, New York NY 07701 212/490-3408	e 1967
Buffinton, Philip G. , (A.C.A.S.), <i>Vice President & Secretary</i> , State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2854	1966
Bugg, William J. , (F.S.A.), <i>Vice President & Group Actuary</i> , Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6000	e 1975
Buhning, John A. , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Ins Co, Independence Square PA 19176 215/629-0600	1979
Bulette, Wayne , (F.S.A.), <i>Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1968
Bunin, David T. , (F.S.A., F.C.A., A.F.A.A.), <i>Actuarial-Economic Consultant</i> , Bunin Assoc, 2130 Land Title Bldg, Philadelphia PA 19110 215/568-6900	e 1965
Bunyan, Alden T. , (F.S.A.), 26 Cumberland Rd, West Hartford CT 06119	1965
Burcum, George K. , (A.S.A.), United of Omaha, 33rd & Dodge, Omaha NE 68131 402/342-7600	1979
Burd, Richard H. , (A.S.A.), Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1979
Burger, Martin A. , (A.S.A.), <i>Actuary</i> , Miller Mason & Dickenson Inc, 2227 Bryn Mawr Avenue, Philadelphia PA 19131 215/879-6300	e 1976
Burger, Thomas L. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 10101 Linn Station Road, Louisville KY 40223 502/423-0330	e 1974
Burger, Willard N. , 68 C Dennisville Rd, Cape May Court House, Glen Ellyn NJ 08210	1970
Burgess, Albert P. , (F.S.A.), <i>Associate Actuary</i> , Colonial Life Insurance Co, Box 216, Parsippany NJ 07054 201/455-1400	1979
Burgess, C Norman , (F.S.A.), <i>Actuary Us Operations</i> , North American Life Assur Co, 105 Adelaide St W, Toronto Ont, Canada M5H1R1 416/362-6011	1976
Burgess, Robert W. , (F.S.A.), <i>Vice President & Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 06002 203/726-6371	1969
Burgess, Willis W. , (A.S.A.), <i>Vice President</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1966
Burgett, John W. , (F.S.A.), <i>Actuary</i> , Johnson & Higgins, One Mercantile Center, Suite 2600, St Louis MO 63101 314/421-1985	e 1977
Burgin, David , (A.S.A.), <i>Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1966
Burian, Otto J. , (F.S.A.), Meramec Terrace, Box 200-A Route 1, Robertsville MO 63072	1965

Membership

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	Enrolled
Burke, Anne D. , (F.C.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	1970
Burke, Frank F. , (A.C.A.), <i>Examining Actuary</i> , Texas Ins Board, 7837 Willow Lake Ct, Dallas TX 75230	1966
Burke, William J. , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1975
Burke, William P. , (A.S.A., F.C.A.), <i>Associate Actuary</i> , The Wyatt Co, 6610 Harwin Dr, Suite 274, Houston TX 77036 713/784-0210	e 1971
Burleigh, John M. , (F.S.A.), <i>Second Vice President</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6628	1965
Burley, Winfield C. , (A.S.A.), <i>Chief-Pension Actuarial Branch</i> , Internal Revenue Service, 1111 Constitution Ave, Branch E:A:P, Washington DC 20224 202/566-4346	1966
Burling, Irving R. , (F.S.A.), <i>President</i> , Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090	1965
Burnosky, John E. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1967
Burns, John M. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1 Embarcadero Ctr, Suite 2101, San Francisco CA 94111 215/563-4500	e 1975
Burns, William O. , (F.S.A.), <i>Vice President & Treasurer</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2813	1965
Burns, William R. , (F.S.A.), <i>Principal Actuary</i> , Health & Life Policy Bureau, Ny Ins Dept Agency Bldg 1, One Empire State Plaza, Albany NY 12223 518/474-4562	1965
Burrall, Charles L. , (F.C.A.), 8309 Stenton Avenue, Philadelphia PA 19118	e 1965
Burris, Patricia , (F.S.A.), <i>Senior Actuarial Consultant</i> , U A W, 8000 E Jefferson, Detroit MI 48214 313/926-5321	e 1975
Burrows, Edward E. , <i>President</i> , The Pentad Corporation, 36 Washington Street, Wellesley Hls MA 02181	e 1979
Burrows, Richard A. , (F.S.A.), <i>Vice-President & Actuary</i> , Philadelphia Life Ins Co, 111 N Broad Street, Philadelphia PA 19107 215/569-9300	1965
Burstein, Richard B. , (F.S.A.), <i>Executive Vice President</i> , California Life Insurance Co., 3255 Wilshire Boulevard, Los Angeles CA 06180 213/487-4310	1965
Burton, Burton E. , (F.S.A.), <i>Senior Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2672	1965
Bush, William W. III , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971	e 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bush, Frank J. , (F.S.A.), <i>Senior Associate Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, PO Box 111, Boston MA 02117 617/421-6745	1965
Bush, William D. , (F.S.A.), The Wyatt Co, One Post St, San Francisco CA 94104 415/986-6568	e 1979
Buss, James F. , (A.S.A.), <i>Actuarial Associate</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1979
Butcher, Marjorie V. , (A.S.A.), <i>Professor of Mathematics</i> , Trinity College, Hartford CT 06106 203/527-3151	1966
Butcher, Robert W. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2557	e 1965
Butler, Bruce W. , (F.S.A.), <i>Second Vice President/Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1974
Butler, Paul C. , (F.S.A.), <i>Actuary</i> , Crown Life Insurance Company, 120 Bloor Street East, Toronto Ont, Canada 416/928-4500	1976
Butler, Robert J. , (A.S.A.), <i>Vice President</i> , Federal Home Life Insurance Co, 78 West Michigan Avenue, Battle Creek MI 49017 616/968-5706	1979
Butler, William E. , <i>President</i> , Riverside Life Ins Co, 4140 Canal St, New Orleans LA 70119 504/482-4181	1970
Butsic, Robert P. , (A.S.A.), <i>Senior Analyst</i> , Fireman's Fund Insurance Co, 3333 California, San Francisco CA 94119 415/929-2000	1979
Bykerk, Cecil D. , (F.S.A.), <i>Assistant Vice President</i> , United Benefit Life Ins Co, 33rd & Dodge St, Omaha NE 68131 402/978-2534	1975
Byrne, Harry T. , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1965
Byrne, James T. , (A.S.A.), RFD No 1, Brandford RI 02808	1966
Byrne, John J. , (A.S.A.), <i>President & CEO & Chairman</i> , Government Employees Ins Co, Geico Plaza, Washington DC 20076 301/986-3000	1966

C

Cadorine, Arthur R. , (A.C.A.S.), <i>Associate Actuary & Manager</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1979
Cahill, James M. , (F.C.A.S.), 6 Balfour Lane, Ramsey NJ 07446	1965
Cain, La Verne W. , (F.S.A.), <i>Senior Vice President</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1965
Caine, Gary J. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Embarcadero Center, San Francisco CA 94111 415/398-4740	1979
Calby, John W. , <i>Actuarial Manager</i> , Laiken Siegel & Company, 400 Park Avenue, New York NY 10022	e 1976

Membership

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	Enrolled
Caldwell, Alan W , <i>Consultant</i> , A S Hansen Inc, First United Bldg #1606, Fort Worth TX 76102 817/336-4661	e 1976
Caldwell, Bruce L , (F.S.A.), <i>Vice President & Actuary</i> , John Alden Life Insurance Co, 5100 Gamble Drive, St Louis Park MN 55481 305/442-6955	1976
Caldwell, Robert K , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976
Calhoun, Pamela S , (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1979
Callahan, James P , Miller Mason & Dickenson Inc, 2227 Bryn Mawr Ave, Philadelphia PA 19131 215/879-6300	e 1976
Callahan, Robert J , (F.S.A.), New York State Ins Dept, Empire State Plaza, Agency Bldg. 1, Albany NY 12223 518/474-7929	1966
Callnan, William J , (F.S.A.), <i>Assistant Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3775	e 1977
Calvert, Geoffrey N , (*A.S.A., F.C.A.), 525 Tower Park Road R.R. #1 Sidney, BC, Canada V8L3R9	e 1965
Cameron, John L , (F.S.A.), 150 Whispering Sands Dr, Sarasota FL 33581 813/249-5600	1965
Cameron, Logan C , <i>Consultant</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976
Cameron, Patricia , (A.S.A.), <i>Associate Actuary</i> , American International Reins. Box 152, Hamilton 809/295-2121	1979
Camp, Kingsland , (F.S.A.), C/O Mr. John Mills, 180 Riverside Drive, New York NY 10024	1965
Campbell, Charles E , <i>Vice President & Actuary</i> , Moore-Kinnard & Company, 6740 East Hampden Avenue, Denver CO 80222 303/759-3867	e 1969
Campbell, Daniel A , (F.S.A.), <i>Second Vice President / Actuary</i> , Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230	1978
Campbell, Donald F , (F.C.A.), <i>Consulting Actuary</i> , 221 N LaSalle St, Chicago IL 60601 312/782-1335	e 1965
Campbell, George C , (F.S.A.), 360 Troy Road, Parsippany NJ 07054	1965
Campbell, Gerald J , (F.S.A.), <i>Assistant Vice President</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600	e 1977
Campbell, Kenneth R , (F.S.A.), <i>Senior Vice President</i> , Meidinger & Assoc Inc, Box 27506, Richmond VA 23261 804/285-7385	e 1965
Campbell, Louie G , (A.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	e 1976
Campbell, N Douglas , (F.S.A.), 4005 Bayview Ave #714, Willowdale On, Canada M2M3Z9	1966
Campbell, Norman L , (F.S.A.), 1411 Spear St, S Burlington VT 05401	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Campbell, Paul A. , (F.S.A., A.C.A.), <i>Director, Int'l Benefits</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1967
Campbell, Peter N. , (F.S.A.), <i>Actuary</i> , Beaven Companies Limited, 55 East Jackson Blvd., Suite 1000, Chicago IL 60604 312/987-9686	1979
Camus, Richard F. , (F.S.A., M.C.A.), <i>President</i> , Richard F Camus & Associates, 1920 Shepard Street, New Orleans LA 70114 504/367-6875	e 1973
Candelario, Peter C. , (A.S.A.), <i>Church Life Ins Corporation</i> , 800 Second Avenue, New York NY 10017 212/661-6700	1971
Canfield, Roberta L. , (F.S.A.), <i>Actuarial Associate</i> , Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8256	1979
Canlas, Sonia B. , <i>Foreign Benefits Specialist</i> , Bristol-Myers Company, 345 Park Avenue, New York NY 10022 212/644-3719	e 1976
Cannon, Garnett E. , (F.S.A.), <i>Terwilliger Plaza-A</i> 1121, 2545 S W Terwilliger Blvd, Portland OR 97201	1965
Cantner, Alison W. , <i>Actuarial Supervisor</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1976
Cantor, David M. , (A.S.A.), <i>Pension Consultant</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0443	e 1978
Cappers, Linda F. , <i>Assistant Actuary</i> , Martin E Segal Co, 607 Boylston St, Boston MA 02116 617/262-0550	e 1976
Caputo, Ralph N. , <i>Assistant to the President</i> , Ins Services Office, 2 World Trade Center, New York NY 10048	1967
Carbaugh, Albert B. , (F.C.A.S.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1977
Carberry, John P. , (F.S.A., A.C.A.), <i>Principal</i> , Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440	e 1966
Carbone, Robert F. , (F.S.A.), <i>Vice President</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1970
Cardace, Dominick A. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1971
Cardinal, Clayton A. , (F.S.A.), <i>Senior Actuary</i> , Sammons Enterprises, Inc, 403 South Akard Street, Dallas TX 75265 214/670-9504	1970
Carey, Douglas J. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1979
Carey, James J. , (A.S.A.), <i>Sr Financial Industries Cnsl</i> , SRI International, 333 Ravenswood Ave, Menlo Park CA 94025	e 1976
Carey, Wayne M. , <i>Employee Benefits Admin</i> , Ethyl Corporation, 330 Fourth Street, Richmond VA 23219 804/649-4447	e 1978
Cargill, Leonard R, Jr. , (F.S.A., A.C.A.), <i>Second Vice President/Actuary</i> , American General Life Ins Co, 2727 Allen Parkway, Box 1931, Houston TX 77001 713/522-1111	e 1970

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

EMPLOYMENT CATEGORY (check ONE only)

1. ☐ Insurance Company
2. ☐ Consulting Actuary or Insurance Broker
3. ☐ Insurance Department (State or Provincial)
4. ☐ Other Government Employment
5. ☐ Organization Serving Insurance Business
6. ☐ University or College
7. ☐ Miscellaneous
8. ☐ Retired

Membership

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Enrolled

Carleton, John W. , (F.C.A.S.), <i>Vice President</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1965
Carlin, James G. , (F.S.A., A.C.A.S.), <i>Vice President & Actuary</i> , Northern Life Ins Co, P O Box 12530, Seattle WA 98111 206/292-1111	1973
Carlson, Dennis , (F.S.A.), <i>Asst Vice President & Actuary</i> , Rural Security Life Ins Co, Box 5555, Madison WI 53705 608/836-8080	e 1968
Carlson, Edwin A. , (F.C.A.S.), <i>Assistant Systems Director</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5627	1969
Carlson, Stephen C. , (F.S.A.), <i>Vice President & Actuary</i> , Globe Life Insurance Company, 222 N Dearborn Street, Chicago IL 60601 312/977-3240	1970
Carmody, Paul , (F.S.A.), <i>Actuary</i> , US Life Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	1978
Carmody, Thomas N. , <i>Asst Dir Custmr Svc Gr Pension</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 203/243-8811	e 1976
Carnachan, Robert S. , (F.C.A.), <i>President</i> , Robert S Carnachan & Assoc, 336 N Central Ave, Suite 10, Glendale CA 91203 213/245-8586	e 1966
Carnahan, Clarence E. , (F.S.A.), <i>Second Vice President</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1484	e 1968
Carnegie, Jerry Y. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 666 Glenbrook Road, Stamford CT 06906 203/357-9000	1978
Carney, Gregory J. , (A.S.A.), <i>Second Vice President</i> , Anchor National Life Ins Co, 2202 E Camelback Rd, Phoenix AZ 85016 602/263-0363	1979
Carp, Marilyn , (F.S.A.), 7019 Pheasant Cross Dr, Baltimore MD 21209 301/484-0381	1979
Carpenter, Clayton C. Jr. , (F.S.A.), <i>Actuary Group Division</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1966
Carpenter, David R. , (F.S.A., M.C.A.), Tillinghast Nelson & Warren, 660 Newport Center Dr, Suite 825, Newport Beach CA 92660 714/640-4900	e 1968
Carpenter, Nicholas H. , (*A.S.A., F.I.A.), <i>Actuary</i> , Abbey Life Assur Co Ltd, 80 Holdenhurst Road, Bournemouth, England BH88AL 020/229-2373	1966
Carpenter, Patricia A. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1977
Carpenter, Robert D. , (F.S.A.), <i>Vice President</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Carr, Dennis L. (F.S.A.), <i>Vice President & Actuary</i> , Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8542	1977
Carr, Julian S. (A.S.A.), <i>Associate Actuary</i> , Meidinger & Assoc Inc, 5775-B Peachtree, Dunwoody Road Suite 250, Atlanta GA 30342 404/252-6262	e 1976
Carr, Richard N. (F.S.A.), <i>Associate Actuary</i> , Indianapolis Life Insurance Co, P O Box 1230B, Indianapolis IN 46206 317/925-9621	1979
Carrigan, Michael R. (F.S.A.), <i>Consulting Actuary</i> , 535 S Alexandria Ave, Los Angeles CA 90020	e 1965
Carrigan, Patrick. (A.S.A.), <i>Actuary</i> , VA Management Dept of Data, 810 Vermont Ave N W, Washington DC 20420	1969
Carroll, Benedict L. <i>Vice President & Actuary</i> , Armstrong-Doyle Co, Seven Penn Center Plaza, Philadelphia PA 19103 215/561-0510	e 1977
Carroll, Charles. (F.S.A.), <i>Assistant Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Ave, New York NY 10016 212/689-4100	1975
Carroll, Hobson D. (F.S.A.), <i>Assistant Group Actuary</i> , Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5773	1979
Carroll, William. (F.S.A.), <i>Associate Actuary</i> , American Council of Life Ins, 1850 K Street N.W., Washington DC 20006 202/862-4162	e 1978
Carroll, William J. (F.S.A.), <i>Consulting Actuary</i> , 88 Broad Street, Boston MA 02174	e 1966
Carroll, Wm Joseph. (A.C.A.), <i>Vice President</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 515/247-5111	e 1966
Carson, David E A. (A.C.A.S.), <i>President</i> , Middlesex Mutual Assurance Co, 200 Court Street, Middletown CT 06457 203/347-4621	1971
Carson, Evelyn G. (M.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Carson, Richard. (F.S.A.), <i>Pension Actuary</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2700	e 1970
Carstens, D Wayne. (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	e 1976
Carter Jr., Edward J. (F.C.A.S.), <i>Vice President</i> , Independent Actuarial Service, 100 No Central Expressway, Suite 1103, Richardson TX 75080 214/234-3221	1974
Carter, James E. (A.S.A.), <i>Assistant Vice President</i> , Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411	1979
Carter, Richard M. 1174 Abscott St N E, Pri Charlotte FL 33952	1967

Membership

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	Enrolled
Carter, Stephen T. , (F.S.A.), <i>Vice President & Actuary Group</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37343 615/755-1658	e 1973
Carter, W Michael , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1974
Carter, Warren A. , (A.S.A.), <i>Second Vice President</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1966
Carter, William W. , (A.S.A.), <i>Actuarial Assistant</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Carver, Wesley S. , (A.S.A.), <i>Assistant Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Richmond VA 23261 804/281-6236	1979
Cascio, Paul J. , (F.S.A., M.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, Center Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500	e 1978
Case, Daniel F. , (F.S.A.), <i>Associate Actuary</i> , American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4164	1965
Casner, David M. , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 1115 First National Bank, Minneapolis MN 55402 612/339-7501	e 1976
Casner, Thomas R. , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2142	1978
Castells, Manuel , (A.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1970
Castrovinci, Basil , <i>President</i> , Basil Castrovinci Associates, 853 Broadway, New York NY 10003 212/477-5106	e 1971
Caton, John C. , (F.S.A.), <i>Vice President & Actuary</i> , American United Life Ins Co, One W 26th Street, Indianapolis IN 46206 317/927-1685	e 1968
Cautin, Murray , (F.S.A.), <i>Associate Actuary</i> , Savings Bank Life Ins, 200 Park Avenue, New York NY 10017 212/598-7490	1971
Cavallo, Dominick , (F.S.A.), <i>Second Vice President</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5161	e 1966
Cavanaugh, Thomas J. , (F.S.A.), <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1979
Cavell, David J. , (F.C.A.), <i>Actuary</i> , David J Cavell & Assoc, Leader Bldg, Cleveland OH 44114 216/621-4480	e 1965
Ceccarelli, Jane M. , <i>Actuary</i> , Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/673-5695	e 1979
Cecil, John D. , (F.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1971
Celfo, Anne , <i>Supervisor-Pension Services</i> , Wallace Murray Corporation, 299 Park Avenue, New York NY 10017 212/486-6365	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Celler, Richard C. , <i>Manager</i> , Stone Young & Company, Box 828, Upr Montclair NJ 07043 201/744-8200	e 1976
Cerneka, Thomas P. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	e 1968
Chadwick, George R., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Robert M Epler Co Inc, 770 B St, Suite 417, San Diego CA 92101 714/239-0831	e 1965
Chadwick, Richard A. , (A.S.A.), <i>Vice President</i> , William M Mercer Inc, 600 Grant Street, Suite 5500, Pittsburgh PA 15219 412/288-8850	e 1969
Chakrabarti, Asutosh , (F.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3823	1979
Chakrabarti, Partha M. , (F.S.A.), <i>Consulting Actuary</i> , 305 Valley Road, Montclair NJ 07042 201/746-5465	e 1975
Challenger, James O. , (F.S.A.), 13 N Queen St, Bergenfield NJ 07621	1965
Chamberlain, Thomas T. , (A.S.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 1128 Fort Worth Club, Fort Worth TX 76102 817/589-2152	1965
Chambers, William T. , (A.S.A.), <i>Asst Director of Underwriting</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1966
Champ, Michael E. , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6829	1974
Champe, John E. , (F.S.A.), <i>Asst Pension Funding Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1965
Chan, David Ho-Shan , (A.S.A.), <i>Assistant Actuary</i> , Farmers New World Life Ins Co, 9611 Sunset Highway, SE, Mercer Island WA 98040 206/232-8400	1979
Chan, Lau C. , (A.S.A., M.C.A.), <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Chan, Stanley S. , (F.S.A.), <i>Actuary</i> , North American Life Assur Co, 105 Adelaide St W, Toronto Ont, Canada 416/362-6011	e 1974
Chandler, Robert M. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1972
Chandler, Saul R. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971	e 1977
Chang, Yuan , (F.S.A.), <i>Vice President Group Pension</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5979	e 1965
Chapin, Edward L. , (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, One Century Plaza, Los Angeles CA 90067 213/553-3470	e 1966

Membership

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Enrolled

Chapin, Walter L. , (F.S.A.), <i>Consulting Actuary</i> , 9039 Sligo Creek Pkwy, Silver Spring MD 20901 301/587-3294	e 1965
Chapman, Allan L. , (*A.S.A., F.I.A.), <i>Vice President</i> , Pennsylvania Life Ins Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/828-6411	1966
Chapman, Christopher D. , (F.S.A.), <i>Vice President</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg, MB, Canada R3C3A5 204/946-1190	1975
Chapman, Donald D. , <i>Asst Pension Fund Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1976
Chapman, Frederic P. , (F.S.A.), 1 Whistling Swan, Hiltm Head Is SC 29928	1965
Chapman, Linda J. , <i>Vice President</i> , Western Benefit Plan, 26 O'Farrell Street, San Francisco CA 94108	e 1976
Chapman, Peter F. , (F.S.A.), <i>Second Vice President/Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8000	e 1965
Chaput, Robert Lee , <i>President</i> , Pension Profit Sharing System, 100 Oceangate, Long Beach CA 90801	e 1976
Charling, James C. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5345	1978
Charlton, Ian M. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Peninsular Life Ins Co, 645 Riverside Avenue, Jacksonville FL 32231 904/358-6097	e 1965
Chaudhry, Mohammad L. , <i>Vice President & Actuary</i> , Retirement Services Inc, 9100 Wilshire Blvd, Suite 716, Beverly Hills CA 90212 213/273-4360	e 1979
Chauner, Milton F. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087	1965
Cheetham, McClain , (F.S.A.), <i>Fellow Actuary</i> , 3213 Mountview Rd, Columbus OH 43221	1965
Chellgren, Norton W. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3206	1965
Chen, Raymond T. , <i>Vice President & Asst Actuary</i> , American International Group, 70 Pine Street, New York NY 10005 212/770-6198	e 1976
Chen, Shun-Zer Bill , (F.S.A.), <i>Actuary</i> , Reserve Life Ins Co, 403 South Akard Street, Dallas TX 75202 214/670-9700	1979
Cherlin, George Y., Dr. , (F.S.A., A.C.A.S.), <i>President</i> , Apl Business Consultants Inc, 9 Porter Place, Newark NJ 07112 201/926-4846	e 1965
Chernoff, Victor B. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , P O Box 24425, Los Angeles CA 90024 213/477-6481	e 1967
Chernow, David M. , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-7539	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Cherry, Harold**, (F.S.A.), *Vice President & Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5168 e 1965
- Cherry, Mary Beth**, *Vice President*, Qualified Plan Administration, 2101 Sage #305, Houston TX 77056 713/652-0553 e 1976
- Chesner, Mark Alan**, (F.S.A.), *Actuary*, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1978
- Chester, George D.**, (F.S.A.), 104 Pioneer Dr, West Hartford CT 06117 e 1965
- Chiappetta, Robert N.**, (A.S.A.), *Director-Statistical Services*, American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4100 1966
- Chiappetti, Thomas M.**, (F.S.A.), *Actuary*, The Wyatt Co, 2090 One Commerce Square, Memphis TN 38103 901/523-9594 e 1977
- Childress, Joseph A.**, (A.S.A.), *Associate Consultant*, Coopers & Lybrand, 1900 3 Girard Plaza, Philadelphia PA 19102 215/569-2000 1979
- Childs, Diana**, (F.C.A.S.), *Actuary*, Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3206 1977
- Chipkin, Robert**, (F.S.A.), *Associate Actuary*, Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 e 1978
- Chirolas, William P.**, (A.S.A.), *Second Vice President*, United Services Life Ins Co, 1701 Penn Ave NW, Washington DC 20006 202/298-6235 e 1972
- Chmely, Robert M.**, (F.S.A.), *Vice President*, Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3399 e 1966
- Chorpita, Fred M.**, (A.C.A.S.), *Vice President & Actuary*, Penn Manufacturers Assoc Ins, 925 Chestnut Street, Philadelphia PA 19107 215/629-5070 1970
- Christensen, Peter A.**, (A.S.A.), *Actuarial Consultant*, Frank B. Hall & Co, 549 Pleasantville Avenue, Briarcliff Mnr NY 1212/867-4100 1979
- Christensen, Wesley R.**, (A.S.A.), *Secretary Group Div*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 e 1966
203/273-0123
- Christenson, Le Roy H.**, (F.S.A.), *Senior Actuarial Officer*, Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4354 1978
- Christian, Delos H.**, (F.S.A.), 802 Coleridge Lane, Richmond VA 23261 804/288-5273 1965
- Christians, Albert K.**, (F.S.A.), *Actuary*, Gibraltar Life Ins Co of Amer, Box 599, Dallas TX 75221 214/741-2006 1979
- Christianson, David J.**, (F.S.A.), *Staff Actuary*, Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7004 1979
- Christman, Joseph A.**, (F.S.A.), 428 W Earll Dr, Phoenix AZ 85013 1965
- Christmas, William R.**, (F.S.A.), 7228 N Via Nueva, Scottsdale AZ 85258 1965

Membership

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	Enrolled
Christopherson, Jon C. (F.S.A., A.F.A.A.), <i>Assistant Actuary</i> , Woodmen of the World Life Ins, 1700 Farnam St, Omaha NE 68102 402/342-1890	1973
Chun, Keith J. (A.S.A.), <i>Senior Actuarial Associate</i> , Prudential Insurance Company, Ft Washington PA 19034 215/784-2345	1979
Church, Harry M. (A.S.A., A.C.A.S., F.C.A.), <i>Consulting Actuary</i> , Box 737, Arcadia CA 91006	e 1966
Ciapas, Henry A. (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1978
Ciarniello, Domenick A. (A.S.A.), William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7145	1979
Cillie, Gabriel G. (F.S.A.), <i>Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	e 1970
Citron, Richard I. , <i>Managing Principal</i> , A S Hansen Inc, 529 5th Avenue, New York NY 10017 212/490-3400	e 1976
Clairman, Stephen A. (F.S.A.), <i>Vice President Corp Services</i> , Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto, Ont, Canada M5H3N2 416/360-8350	1975
Clancy, Cynthia M. (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6000	1977
Clancy, Robert P. (F.S.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-6000	1977
Clapper Jr, Franklin C. (F.S.A.), <i>Associate Actuary</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-2700	e 1978
Clare, James L. (F.S.A.), <i>Consulting Actuary</i> , Pouliot Guerard Castonguay, 145 King Street, Suite 2011, Toronto On, Canada M5H1J8 416/868-6420	1966
Clark, Chester D. (F.S.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1 Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1968
Clark, Fredrick W. (F.S.A.), 281 Turtle Back Rd, New Canaan CT 06840 203/966-0335	1965
Clark, Helen L. (F.S.A.), 11050 Prebyterian Drive, Indianapolis IN 46236	1965
Clark, John P. (F.S.A.), <i>Second Vice President</i> , Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	e 1972
Clark, Karen A. , <i>Pension Consultant</i> , Rael & Letson, 1200 Bayhill Rd, San Bruno CA 94066 415/871-7701	e 1976
Clark, Kenneth J. (F.S.A.), <i>Vice President</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Clark, Kenneth T. , (F.S.A., A.I.A.), <i>Consulting Actuary</i> , Eckler Brown Segal & Co Ltd, 789 Don Mills Road, Don Mills Ont, Canada 416/429-3330	1965
Clark, Michael R. , (A.S.A.), <i>Vice President & Treasurer</i> , Rael & Letson, 1200 Bayhill Rd, San Bruno CA 94066 415/871-7701	e 1976
Clark, Ray A. , <i>Senior Vice President</i> , College Life Insurance Co, 3500 Depauw Blvd, Indianapolis IN 46268 317/871-4236	1967
Clark, Thomas , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, 5757 Wilshire Boulevard, Los Angeles CA 90036 201/877-6000	e 1978
Clark, Voris C. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Baltimore Life Insurance Co, Mt. Royal Plaza, 901 N. Howard Street, Baltimore MD 21201 301/539-7900	1969
Clarke Jr., Gordon W. , (A.S.A., A.C.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 Lasalle Rd, West Hartford CT 06107 203/521-8400	e 1971
Clarke, John W. , (F.S.A., F.C.A.S., A.C.A.), 1020 Woodmere Rd, Santa Maria CA 93454	e 1965
Clausen, Norman W. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1974
Clauss, Robert R. , <i>Actuary</i> , Assoc Coca Cola Bottling Co, Box 111, Daytona Bch FL 32015	e 1977
Cleary, John J. , (A.S.A.), <i>Vice President</i> , Huggins & Co Inc, 1401 Walnut St, Philadelphia PA 08824 215/665-1401	e 1976
Cleary, William T. , <i>Consulting Actuary</i> , Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560	e 1976
Cleaver, William J. , Box 361 R I, Westfield IN 46074	1967
Clemens, Dennis D. , <i>Actuary</i> , Dennis D. Clemens & Associates, 6916 Sandy Lane SE, Grand Rapids MI 49508 616/942-1822	e 1976
Clement, Donald F. , (F.S.A., F.C.A.), <i>Vice President & Chief Actuary</i> , Reserve Life Ins Co, 403 South Akard Street, Dallas TX 75202 214/670-9700	e 1967
Clements, Robert K. , (A.S.A.), American Exchange Bank, P O Box 70, Elmwood NE 68349 402/994-2175	1979
Clemons, King J. , <i>President</i> , Western Reserve Life Ins Co, 230 N Third, Grnd Junction CO 81501	e 1976
Clennon, Barton H. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1970
Clerihue, A Donald , (F.S.A.), <i>Second Vice President</i> , Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8163	1970
Clesi, Philip J. , (A.S.A.), <i>Consulting Actuary</i> , Groves & Clesi, 508 Frenchmen Street, New Orleans LA 70116 504/947-5551	e 1979
Clippingdale, John L M. , (F.S.A.), <i>Assistant Vice President</i> , Confederation Life Ins Co, 321 Bloor Street E, Toronto Ont, Canada M4W1H1 416/967-8340	1966

Membership

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	Enrolled
Cloninger, Kriss, III, (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co. 2100 Peachtree Center S, Atlanta GA 30303 404/577-3240	e 1976
Cloud, Robert B, (A.S.A.), <i>Second Vice President</i> , Bankers Security Life Ins Co, 1701 Pennsylvania Ave NW, Washington DC 22180 202/298-6225.	1979
Clyne, John M, (A.S.A.), <i>Vice President & Actuary</i> , American Life Ins Co of NY, 810 7th Avenue, New York NY 10019 212/581-1200	1970
Coate, Larry D, Retirement Plans Incorporated, 239 Hanna Building, Cleveland OH 44115 216/781-7634	e 1976
Coates Jr, Barrett N, (F.S.A., F.C.A., A.F.A.A.), <i>Chairman</i> , Coates & Crawford Inc, 114 Sansome Street #1123, San Francisco CA 94104 415/421-6810	e 1965
Coates, Clarence S, (A.S.A., F.C.A.S., A.F.A.A.), 1730 Washington Ave, Wilmette IL 60091	1965
Coates, Robert P, (F.S.A.), 1011 Edgewood Avenue, Plainfield NJ 07060 201/756-7823	1965
Coates, William D, (A.C.A.S.), <i>Resident Manager</i> , Daniels Head & Assoc. Inc, 19 W Chicago Ave, Hinsdale IL 60521 312/655-2225	1966
Coatsworth, Charles N, (F.S.A.), <i>Assistant Actuary</i> , National Liberty Corporation, Liberty Park, Frazer PA 19355 215/648-5438	1979
Coble, Roger W, (A.C.A.), 5027 Louise Dr, Lacanada-Flintridge, Los Angeles CA 91011 213/790-3418	e 1966
Cocheu, Lincoln C, (A.S.A.), 1289 Norwich Rd, Jacksonville FL 32207	1966
Cochran, Charlene P, (F.S.A.), <i>Assistant Secretary</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1648	1978
Cochran, James G, (F.S.A.), <i>Assistant Actuary</i> , Gulf Atlantic Life Ins Co, PO Box 3892, San Francisco CA 94119 415/552-6200	1979
Cochran, William R, (A.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	e 1979
Cochrane, William R, (A.S.A.), <i>Associate Actuary</i> , National Reserve Life Ins Co, P O Box 1279, Topeka KS 66601 913/267-1234	1966
Cody, Donald D, (F.S.A.), <i>Consulting Actuary</i> , 1776 Mooringline Drive, Vero Beach FL 32960 305/562-8975	e 1965
Cody, Francis X, (F.S.A.), <i>Vice President & Actuary</i> , Gerber Life Insurance Company, 66 Church Street, White Plains NY 10601 914/761-4404	1969
Coe, Samuel B, (F.S.A.), <i>Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	1977
Coffey, William E, (F.S.A., M.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 233 S Wacker Dr, Suite 8414, Chicago IL 60604 312/876-0909	e 1976

Enrolled

- Coffman, Kenneth L.**, (A.S.A.), *Associate Actuary*, American Founders Life Ins Co, Box 15427, 6937 North Interregional, Austin TX 78761 512/452-8181 1979
- Cogswell, Vaughan H.**, (F.S.A.), *Asst. Vice President & Actuary*, American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111 1976
- Cohen, Harold I.**, (F.S.A.), *Assistant Actuary*, Life Insurance Co of Georgia, 600 West Peachtree Street, Atlanta GA 30308 404/875-7521 1978
- Cohen, Harry H.**, (F.S.A.), *Manager Individual Product*, Confederation Life Ins Co, 321 Bloor Street, East, Toronto Ont, Canada M4W1H1 416/967-8046 1974
- Cohen, Ira**, (F.S.A.), *Senior Actuary*, Internal Revenue Service, Washington DC 20224 e 1972
- Cohen, Jerry M.**, (F.S.A., F.C.A.), *Vice President*, Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420 e 1975
- Cohen, Laurence D.**, *Systems Supervisor*, Alexander & Alexander Inc, 3550 Wilshire Boulevard, Los Angeles CA 90010 e 1979
- Cohen, Murray**, (A.S.A.), Johnson & Higgins, Box 1111, Atlanta GA 30301 404/658-1330 e 1979
- Cohn, Howard T.**, (A.S.A.), *Chairman of the Board*, Bellefonte Insurance Company, 703 Curtis Street, Middletown OH 45043 513/425-2368 1966
- Colburn, James T.**, (F.S.A.), *Manager*, Peat Marwick Mitchell & Co, 660 Newport Center Drive, Suite 700, Newport Beach CA 92660 714/640-4450 e 1974
- Cole, John M.**, (F.S.A.), *Assistant Vice President*, The Continental Corporation, 80 Maiden Lane, New York NY 10038 212/374-3948 1968
- Cole, Linden N.**, (F.S.A.), *Second Vice President*, Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8779 1965
- Cole, Raymond E.**, (F.S.A., F.C.A.), *Partner*, Hewitt Associates, Two Embarcadero Center, Suite 1765, San Francisco CA 94111 e 1965
- Cole, Stanton L.**, (F.S.A.), *Vice President*, Shadur Lavine & Associates Inc, 16633 Ventura Boulevard, Encino CA 91316 213/783-1830 1975
- Coleman, Charlie K.**, *Actuary*, Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561 e 1970
- Coleman, James F.**, (F.S.A.), *Consulting Actuary*, 79 North Moger Avenue, Mount Kisco NY 10549 e 1965
- Coleman, Thomas L.**, (A.S.A.), *Group Actuary*, William M Mercer Ltd, 1430 Northstar Center, Minneapolis MN 55402 612/371-8000 1979
- Collecchia, Frank E.**, (A.S.A.), *Actuarial Associate*, United Ins Co of America, 947 W Oakdale Street, Chicago IL 60657 312/266-3559 1979

Membership

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Enrolled

- Collett, Robert L.** (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002
713/658-8451 e 1969
- Colletti, June R.**, *Assistant Actuary*, Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 e 1976
- Collier, Clarence E.** (A.S.A.), *Actuary*, Illinois Mutual Life/Casualty, 300 S.W. Adams Street, Peoria IL 61634 309/674-8255 1969
- Collins, Douglas J.**, *Associate Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5955 1978
- Collins, James H.** (F.C.A.), *Assistant Vice President*, William M Mercer Inc, 515 Olive St, St Louis MO 63101 314/444-1397 e 1966
- Collins, Richard L.** (F.S.A.), *Assistant Actuary*, State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 1978
- Collins, Russell M.** (F.S.A.), *Vice President*, J C Penney Financial Service, 1301 Ave of the Americas, New York NY 10019 212/957-4908 1965
- Collins, William J.** (F.S.A., A.C.A.), *Executive Vice President*, All American Life & Casualty, 8501 W Higgins Rd, Chicago IL 60631 312/399-6500 e 1973
- Collis-Bird, Jeremy J.** (F.S.A.), William M Mercer Ltd, 200-1111 Melville St, Vancouver BC, Canada V6E3E6 604/683-6761 e 1975
- Colton, Edward H.** (F.S.A.), *Vice President*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3354 1970
- Colton, Richard A.**, *Assistant Director*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 e 1976
- Colver, Charles F.** (F.S.A.), *Actuary*, Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991 1972
- Combs, Richard.** (A.S.A.), *Associate Consultant Actuary*, F I C & Associates Inc, 15 West 10th Street, Suite 900, Kansas City MO 64105 816/842-6259 1979
- Comeau, Robert.** (F.S.A.), *Group Actuary*, Guarantee Mutual Life Ins Co, 8721 Indian Hills Drive, Omaha NE 68114 402/391-2121 e 1976
- Comey, Dale R.** (F.C.A.S.), *Vice President*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4844 1972
- Comm, Jerome S.**, *Vice President*, J Huell Briscoe & Assoc Inc, 307 N Michigan Ave, Chicago IL 60601 312/332-0430 e 1978
- Commander, Charles L.** (F.S.A.), *Consultant*, William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0465 e 1978
- Compere, James L.** (F.S.A.), *Director of Policy Issue*, Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444 1965
- Compton, Allan K.** (F.S.A.), *Assistant Actuary*, New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-7300 1979

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Enrolled

Compton, Richard K. , (A.S.A.), Security Life & Accident Co, Security Life Building, Denver CO 80202 303/534-1861	1979
Comstock, Susan , (F.S.A.), <i>Senior Actuarial Officer</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4010	1977
Conefry, Michael A. , (A.S.A.), <i>President</i> , Employers Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751	e 1972
Conklin, Harvey H. , (F.S.A.), <i>Consulting Actuary</i> , 15 Cedar Crest Dr, Westerly RI 02891 401/348-8954	e 1965
Conley, William , (F.C.A.), William Conley & Co, 3059 Humboldt Rd, Green Bay WI 54302 414/468-9573	1965
Conn, Russell R. , (F.S.A.), <i>Assistant Vice President</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/978-2417	1975
Connell, Floyd Jr. , <i>Vice President</i> , Morton & Company Incorporated, Drawer 1567, Fayetteville AK 72701 501/521-4880	e 1976
Connely, Brendan R. , (F.S.A.), <i>Senior Vice President</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6105	1976
Conner, James B. , (A.C.A.S.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1974
Connors, John B. , (F.C.A.S.), <i>Assistant Vice President</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1976
Connor, Vincent P. , (A.C.A.S.), <i>Assistant Vice President</i> , General Reassurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/661-5060	1979
Connors, James J. , (F.S.A.), <i>Vice President</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1965
Connors, John A. , (F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Engld Cliffs NJ 07632 567-0001	e 1966
Conover, Robert A. , (F.S.A.), <i>Associate Actuary</i> , Munich American Reassurance Co, P O Box 3210, Atlanta GA 30302 404/394-5665	1979
Conrad, Florence , (F.C.A.), <i>Coopers & Lybrand</i> , Rockefeller Center, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1965
Conrad, Jean G. , (F.C.A., F.F.A.A.), <i>Actuary</i> , Conrad Nelson & Co, 423 Bulkley Bldg, Cleveland OH 44115 216/696-7644	e 1965
Conrad, Paul G. , (F.S.A.), <i>Actuary & Budget Director</i> , Independent Order of Foresters, 789 Don Mills Road, Don Mills, Canada M3C1T9 416/429-3000	1979
Conrod, Stuart F. , (F.S.A.), 4400 Exeter Dr Apt J208, Longboat Key FL 33548	1965
Conta, Richard V. , Guardian Life Ins Co, 201 Park Avenue South, New York NY 10003 212/598-8061	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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	Enrolled
Conte, Joseph P. (A.F.A.A.), Bermans Motor Express, P O Box 1566, Binghamton NY 13902	1965
Cook, Charles F. (F.C.A.S.), <i>Senior Vice President</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/770-5555	1968
Cook, David William , (F.S.A.), <i>Associate Group Actuary</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1972
Cook, Edwin A. (F.C.A.S.), <i>President</i> , Interboro Mutual Ins Co, 155 Mineola Blvd, Mineola NY 11501 516/248-1100	1965
Cook, Gerald R. (F.S.A.), <i>Supervising Actuary</i> , NY State Employees Retirement, State Office Building, Albany NY 12225	e 1965
Cook, John H. (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6261	1965
Cook, John R. (F.S.A.), <i>Assistant Actuary</i> , United Life & Accident Ins, One Granite Pl, Concord NH 03301 603/224-7741	1977
Cook, W Gilbert , (F.S.A.), <i>2nd V P & Group Actuary</i> , Union Central Life Ins Co, P O Box 179, Cincinnati OH 45201 513/825-1880	e 1965
Cookson, John P. (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1976
Cooney, Paul E. (F.S.A.), State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1976
Coons, John W. (F.S.A.), <i>Actuary</i> , Health Care Service Corp, 233 N Michigan Avenue, Chicago IL 60601 312/661-4822	1965
Cooper, Donald R. (F.S.A.), <i>Executive Vice President</i> , Transport Life Ins Co, 714 Main, Fort Worth TX 76102 817/335-9521	e 1969
Cooper, G Ashley , (*A.S.A., F.I.A.), <i>Consultant</i> , Hewitt Associates, 600 Third Ave, New York NY 10016 212/986-3350	e 1966
Cooper, Jack , (F.S.A.), <i>Associate Actuary</i> , Tolley International Corp, 3901 N Meridian St, Indianapolis IN 46208 317/924-5311	e 1965
Cooper, Keith H. (F.S.A.), Towers Perrin Forster & Crosby, 1100 Superior Ave, Diamond Shamrock Bldg, Cleveland OH 44114 216/696-8400	1967
Cooper, Lorne M. (A.S.A.), <i>Manager Actuarial</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-7623	e 1978
Cooper, Steven L. (F.S.A.), <i>Senior Vice President</i> , Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3000	e 1974
Cooper, Warren P. (A.C.A.S.), <i>Senior Vice President/Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3584	1969
Cooperstein, Steve P. (F.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1971
Copeland, Thomas C, III , (F.S.A.), Wendy's International, P O Box 256, Dublin OH 43017 614/889-0900	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Copeland, J David , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1979
Copestakes, Arthur D , (A.C.A.S.), <i>Property and Casualty Actuary</i> , New Hampshire Ins Dept, 169 Manchester Street, Box 2005, Concord NH 03301 603/271-2261	1971
Corbett, Gary , (F.S.A.), <i>Executive Vice President</i> , SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5430	1965
Corbett, Richmond M. , (A.C.A.), <i>Actuary Attorney Consultant</i> , 600 Lakewood Rd, Hendersonville NC 28739	1966
Corcoran, Regina , 7 D Lakewood Estates, Branson MO 65616	1966
Corcoran, Thomas R , (F.S.A.), <i>Assistant Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3665	1978
Corder, Dave , (A.S.A.), <i>Associate Actuary</i> , Scor Re Life Insurance Company, Box 220010, Dallas TX 75222 214/748-1100	1979
Cordon, Jenean C , (F.S.A.), <i>Actuarial Consultant</i> , Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3683	e 1976
Corliss, Gary L , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4231	1975
Corrao, M Olivia , <i>Consulting Actuary</i> , Certified Actuarial Services, 348 Change Bridge Road, Pine Brook NJ 07058 201/227-7766	e 1976
Correll, Frank , Correll Co, 8260 W 95th St, Hickory Hills IL 60457 312/599-5200	e 1976
Corrigan, R Dennis , (F.S.A.), <i>Assistant Actuary</i> , Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto, Ont, Canada M5H3N2 416/360-8350	1979
Corwin Jr, Frederic W , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4155	1975
Cosburn, W Dale , (F.S.A.), <i>Senior Consultant</i> , Kench, Charles A & Assoc Ltd, Box 279, Royal Trust Tower, Toronto, Ont, Canada M5K1J5 416/868-5650	1967
Costello, Edward T , (A.S.A., M.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/454-3022	e 1970
Coston, Thomas L , (F.S.A.), <i>Senior Vice President</i> , Transport Life Ins Co, 714 Main, Fort Worth TX 76102 817/335-9521	1972
Cotter, Michael C , (A.S.A.), <i>Supervising Specialist</i> , Coopers & Lybrand, 100 Federal St 21/FI, Boston MA 02370 617/423-4200	e 1979
Coufal, Norma J , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122	1977

Membership

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	Enrolled
Coutts, Alan H. , (*A.S.A., F.I.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0730	e 1966
Cowan, Paul C. , (A.S.A., F.C.A.), <i>President & Chief Actuary</i> , Cowan Actuarial Co, 700 Walnut St #606, Cincinnati OH 45202 513/241-1280	e 1966
Coward, Laurence E. , (*A.S.A., F.I.A., F.C.A.), <i>Director</i> , William M Mercer Ltd, One First Canadian Place, Box 59, Toronto Ont, Canada M5X1G3 416/868-2881	e 1967
Cowell, Michael J. , (F.S.A., A.I.A.), <i>Vice President & Chief Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1965
Cowen, James L. , (A.S.A., F.C.A.), <i>Vice President & Actuary</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave, Suite 800, Cleveland OH 44114 216/696-8400	e 1966
Cowman, Edward F. , (A.S.A.), <i>Vice President & Actuary</i> , Bankers Mutual Life Ins Co, 500 West South Street, Freeport IL 61032 815/235-2222	1979
Cox, Charles D. III , (F.S.A.), <i>Vice President & Actuary</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1977
Cox, Daniel T. , (A.S.A.), <i>Vice President</i> , William M Mercer Inc, 1200 First American Center, Nashville TN 37238 615/244-4036	e 1979
Cox, David S. , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1569	1977
Cox, Kermitt L. , (A.S.A.), <i>Senior Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Cragoe, Arthur C. , (F.S.A.), <i>Senior Vice President</i> , Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011	e 1965
Craig, Douglas S. , (F.S.A.), 5 Deerhill Dr, Ho-Ho-Kus NJ 07423	1965
Craig, Philip J. , <i>Vice President & Actuary</i> , Tower Life Ins Co, Tower Life Bldg, San Antonio TX 78205 512/226-7151	1967
Craig, Robert E III , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	1966
Crandall, Harold E. , (F.S.A.), <i>Consulting Actuary</i> , Box 707, Alhambra CA 91802 213/626-7855	e 1965
Crandall, Wm H. , (F.C.A.S.), <i>Vice President</i> , Security Insurance Group, 1000 Asylum Ave, Hartford CT 06105 203/278-1000	1971
Crane, Pamela M. , (F.S.A.), <i>Assistant Actuary</i> , Boston Mutual Life Ins Co, 120 Royal St, Canton MA 02021 617/742-6333	1978
Crapo, Raymond L. , (F.S.A.), <i>Chief Executive</i> , 1629 K Street, NW, Suite 5101, Washington DC 20006 617/432-6842	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Crawford, Angus L. (A.S.A., F.C.A.), <i>President</i> , Coates & Crawford Inc, 114 Sansome St Ste 1123, San Francisco CA 94104 415/421-6810	e 1965
Crawford, David , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St NW, Washington DC 20006 202/452-0660	e 1970
Crawford, J Dickson , (F.S.A.), <i>Senior Vice President</i> , North American Life Assur Co, 105 Adelaide Street West, Toronto Ont, Canada 416/362-6011	e 1968
Crawford, John P. , (M.C.A.), <i>Consulting Actuary</i> , 4545 N Lincoln Blvd, Oklahoma City OK 73105	1966
Crawford, William H. , (A.C.A.S.), 329 Avila Way, San Mateo CA 94402	1966
Crehan, Herbert F , <i>Manager Noncash Compensation</i> , Hay/Huggins Benefits, One Boston Place, Boston MA 02108 742-6800	e 1977
Crider, Barbara B. (A.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047	1979
Crifo, Daniel A. , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5380	1979
Crimmins, Joseph B. (F.S.A.), 949B Heritage Village, Southbury CT 06488	e 1965
Crisp, Robert C. (F.S.A.), <i>Manager Technical Services</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7170	e 1978
Critzer, Rex L. (F.S.A.), <i>Assistant Vice President</i> , National Investors Life Ins, 2nd & Broadway, Little Rock AR 72201 501/376-3261	1978
Crocker, Norman E. (A.S.A.), <i>Senior Associate Actuary</i> , Horace Mann Life Insurance Co, One Horace Mann Plaza, Springfield IL 62715 217/789-2500	1979
Crocker, Thomas F. (F.C.A.), <i>Actuary</i> , California Retirement System 1416 9th St, Sacramento CA 95814	e 1966
Crofts, Geoffrey , (F.S.A., A.C.A.S.), <i>Dean & Director</i> , Grad Schl of Actuarial Science, Northeastern University, Boston MA 02115 617/437-2324	1965
Cronin, Paul A. (A.S.A.), <i>Assistant Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Cronquist, Neil R. (F.S.A., M.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700	e 1971
Croot, Darrel J. (F.S.A., A.C.A.), <i>Consulting Principal</i> , A S Hansen Inc, 529 5th Avenue, New York NY 10017 312/234-3400	e 1965
Cross, Bob R. (A.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 1200 First American Center, Nashville TN 37238 615/244-4036	1979
Cross, Rowland E. (F.S.A., A.I.A., F.C.A.), <i>Principal Actuary</i> , Internal Revenue Service, 1111 Constitution Av N W., Washington DC 20224 202/566-6220	e 1965

Membership

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Enrolled

- Crosson, William H, III**, (F.S.A.), *Vice President & Actuary*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4954 e 1965
- Crouse, Charles W**, (F.C.A.S.), *Assistant Professor of Math*, Cleveland State University, Cleveland OH 44115 1965
- Crow, Walter C**, *Staff Benefits Administrator*, Cleveland Clinic Foundation, 9500 Euclid Ave, Cleveland OH 44106 e 1976 216/444-2315
- Crowder, A Norman, III**, (F.S.A., F.C.A.), *Vice President*, Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 e 1965 617/523-6200
- Crowe, Joseph F**, (F.S.A.), *Vice President-Operations*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 1965 203/273-8282
- Crowe, Larry R**, *President*, Datair Pension Services Inc, 35 E Wacker Dr, Suite 1722, Chicago IL 60601 e 1976 312/641-2522
- Crowe, Nancy R**, (A.S.A.), 8008 Seawall Blvd, Apt #263, Galveston TX 77550 1970
- Crowley, James H**, (F.C.A.S.), *Assistant Vice President*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 1965 203/273-4411
- Crowne, Joseph E**, (F.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 1977 215/687-5644
- Crowther, T Arnold**, (F.S.A.), 10609 White Mountain Rd, Sun City AZ 85351 1965
- Croy, Philip E**, (A.S.A.), *Manager of Actuarial Support*, Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 1979 415/433-4440
- Crozier, Bruce J**, (A.S.A.), *Senior Consultant*, Globe Life Insurance Company, 222 N Dearborn Street, Chicago IL 60601 1979 312/977-3217
- Cryan, James J**, (F.S.A., F.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 e 1966 212/279-4400
- Cuba, Sheryl V**, (F.S.A.), *Actuary*, Guarantee Mutual Life Ins Co, 8721 Indian Hills Drive, Omaha NE 68114 1975 402/391-2121
- Cubello, Frank D**, (F.S.A.), 15 Coleridge Rd, Short Hills NJ 07078 1965
- Cull, Carolyn A**, *Consulting Actuary*, E M Klein & Assoc, 1000 Superior Building, Cleveland OH 44114 e 1976 419/499-2863
- Cullinane, Donald**, (F.S.A.), *Consulting Actuary*, Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 e 1976 516/741-5560
- Cumming, John B**, (F.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, Area 8J, New York NY 10019 e 1965 212/554-1234

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Cumming, Richard , (F.S.A.), <i>Associate Actuary</i> , Midland Mutual Life Ins Co, 250 East Broad Street, Columbus OH 43215 614/228-2001	1979
Cummings, Richard T , (F.S.A.), <i>Director</i> , William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1392	e 1977
Cummins, Thomas E , (A.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 1579 East 21st, Tulsa OK 74114 918/742-2481	e 1977
Cuni, Sally W , (A.S.A.), <i>Assistant Director</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	e 1978
Cunningham, William , (F.S.A.), <i>Vice President</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3630	e 1956
Curlee, Ronald K , (F.S.A.), <i>Vice President & Chief Actuary</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3456	1972
Curley, James O , (F.C.A.S.), <i>Associate Actuary</i> , Transamerica Insurance Corp, 1150 South Olive Street, Los Angeles CA 90054 213/742-4242	1977
Curran, Larry A , (A.S.A.), <i>Systems Analyst</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Room 232, Milwaukee WI 53202 414/271-1444	1979
Curran, Virginia , <i>Consultant</i> , The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460	e 1976
Currie, Ross A , (A.C.A.S.), <i>Associate Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3906	1979
Curry, Alan C , (F.C.A.S.), <i>Vice President & Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2071	1966
Curry, Harold E , <i>Consultant</i> , Box 2336, Carefree AZ 85377	1965
Curtis, James A , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	e 1965
Cushing, Arthur M , (F.S.A.), <i>Actuary</i> , Federal Dept of Insurance, 730 Dovercourt Ave, Ottawa, Ont, Canada K2A9W8 613/996-8621	1965
Custis, Thomas K , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	e 1978
Cutler, Larry A , <i>Manager Benefit Administration</i> , William Underwood Company, One Red Devil Lane, Westwood MA 02090 617/329-5300	e 1976
Cutlip, William C , (F.S.A.), <i>Asst Vice President & Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Box 391, Madison WI 53701 608/238-5851	e 1970
Cuzzacre, Denise Q , <i>Senior Actuarial Assistant</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1976

Enrolled

- Cymerys, Edward C.**, (A.S.A.), *Senior Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156
203/273-6971 e 1979
- Czuppek, Thaddeus A.**, (A.S.A.), *Assistant Vice President*, CNA Insurance Company, CNA Plaza, Chicago IL 60685
312/822-5000 e 1971

D

- D'Alise, Domenic P.**, *Pension Actuary*, 30 Oaklyn Lane, Matawan NJ 07747 201/583-5044 e 1976
- D'Arcy, Stephen P.**, (F.C.A.S.), *Consulting Actuary*, 304 West Burkwood Court, Urbana IL 61801 217/344-3639 1978
- Dackow, Orest T.**, (F.S.A.), *Senior Vice President*, Great-West Life Assurance Co, 60 Osborne St N, Winnipeg Mb, Canada R3C3A5
204/946-9380 e 1966
- Dahl, Hans H.**, (A.S.A.), *Actuarial Associate*, American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550
713/763-4661 1979
- Dahlberg, Peter B.**, (F.S.A.), *Vice President & Actuary*, Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 76011
214/655-7348 1979
- Dahlman, Gary E.**, (F.S.A., A.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 718 17th St, Suite 1100, Denver CO 80202
303/534-7496 e 1970
- Dahme, Orval E.**, (F.C.A.S.), *Senior Associate Actuary*, State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701
309/662-2041 1966
- Daino, Robert A.**, (F.C.A.S.), *Vice President*, Independent Actuarial Service, Box 193, Mountain Lake NJ 07046 201/335-6448 1977
- Dallas, Keith J.**, (F.S.A.), *Actuary*, The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 e 1972
- Dalton, Edward F.**, (F.S.A.), *Vice President & Actuary*, Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115
203/278-1212 e 1965
- Daly, Brian L.**, (F.S.A.), Temple University, 208 E Gowen Avenue, Philadelphia PA 19119 215/247-8780 e 1965
- Daly, Peter.**, (F.S.A., F.F.A.A.), *Senior Vice President*, Independent Order of Foresters, 789 Don Mills Road, Don Mills On, Canada
416/429-3000 1966
- Damia, Andrew P.**, *Vice President*, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-2000 e 1967
- Dana, Franklin B.**, (F.S.A.), *Principal Actuary*, US General Accounting Office, 441 G Street N.W., Washington DC 20548
202/275-5761 e 1965

	Enrolled
Danberg, Bruce E. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2287	e 1978
Dancy, Thomas H. , (F.S.A.), <i>Actuarial Vice President</i> , Manufacturers Life Ins Co, 200 Bloor St E, Toronto Ont, Canada 416/928-4238	e 1966
Dandrea, Daniel A. , (F.S.A.), <i>Vice President & Asst Actuary</i> , Prudential Insurance Company, 201 Willowbrook Blvd, Wayne NJ 07470 201/877-8338	1978
Dandy, William B. , (F.S.A.), <i>President & Chief Executive</i> , Directors Life Insurance Co, 4311 Wilshire Boulevard, Suite 301, Los Angeles CA 90010 213/937-0580	1965
Daniels, David A. , (F.S.A., F.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1966
Daniels, John P. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1660 Suburban Station, Philadelphia PA 19103	e 1965
Dannecker, William , <i>Vice President</i> , Savings Bank Retirement System, 200 Park Avenue, New York NY 10017 212/867-8950	e 1979
Dant, Thomas M. , (F.S.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 555 S Flower St, Los Angeles CA 90071 213/972-4000	e 1966
Danzinger, Leo J. , (F.S.A.), 9510 11th St N, Tampa FL 33612	1965
Daoust, Joseph H. , (F.C.A.), 660 Woodcrest Drive, Dearborn MI 48124	e 1965
Daoust, Paul R. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1977
Daoust, Raymond E. , <i>Consultant</i> , The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485	e 1976
Darden, George R. , (A.S.A.), <i>Vice President & Actuary</i> , Great National Life Ins Co, 6500 Harry Hines Blvd, Dallas TX 75235 214/239-4854	e 1966
Darif, Michael T. , (A.S.A.), <i>Actuary</i> , Independence Life & Accident, Box 1115, Louisville KY 40201 502/587-8831	1979
Darling, Bruce R. , (F.S.A.), <i>Associate Actuary</i> , Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7131	1978
Darnton, John M. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	e 1965
Darson, Glenn T. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1976
Dastur, Furrokh N. , (F.S.A., F.I.A.), <i>President</i> , Management Applied Programing, 6420 Wilshire Blvd, Los Angeles CA 90048	1965
Daulton, David C. , (F.S.A.), <i>Vice President & Actuary</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	e 1970
Dausman, Robert O. , (F.S.A.), <i>President</i> , AJD Ins Consultants Inc, Box 12409, Jackson MS 39211 601/366-2288	e 1974

Membership

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Enrolled

Davi, Joseph N. , (F.S.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1969
Davi, Ronald J. , <i>Vice President</i> , Carobonel & Associates Inc, 888 7th Avenue, New York NY 10019 212/582-6751	e 1977
David, Aida S. , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1979
David, Frank H. , (F.S.A.), <i>Vice President & Assoc Actuary</i> , Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3398	e 1965
Davidoff, Drew S. , (F.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	1979
Davidson, George I. III. , (F.S.A.), <i>Vice President & Assoc Actuary</i> , Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	e 1974
Davidson, Waid J. Jr. , (F.S.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 814 Carrillon, Tower E, Dallas TX 75240 214/233-9684	e 1966
Davidson, James I. , <i>Consultant</i> , 5248 Duenas, Laguna Hills CA 92653	1966
Davidson, Neil. , (F.S.A.), <i>Assistant Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-6927	1979
Davies, James J. , (*A.S.A., F.I.A., M.C.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 235 Peachtree St, Suite 600, Atlanta GA 30343 404/688-0602	e 1969
Davies, Karl M. , (F.S.A.), <i>President</i> , Equitable Variable Life Ins Co, 1285 Avenue of Americas, New York NY 10019 212/554-3624	1965
Davies, Ronald S. , (F.S.A.), <i>Senior Consulting Actuary</i> , GBB Associates Limited, Box 65, Royal Bank Plaza, Toronto, Ont, Canada M5J2J2 416/865-0060	e 1966
Davis, Edward E. , (F.S.A.), <i>Consulting Actuary</i> , Potts Davis & Company, 651 High Street N.E., Box 390, Salem OR 97308 503/585-7555	e 1972
Davis, Edward H. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Davis, George E. , (F.C.A.S.), <i>Vice President & Corp. Actuary</i> , Commercial Union Assurance Co, One Beacon Street, Boston MA 02108	1979
Davis, J Kenneth. , (A.S.A.), 321 Wilmington Rd, Greenville SC 29615	1966
Davis, Joe E. , (F.S.A.), <i>Associate Actuary</i> , Jefferson Standard Life Ins, Greensboro NC 27420 919/378-2406	1970
Davis, Rex C. , (A.C.A.S.), <i>Vice President</i> , Allstate Insurance Company, Allstate Plaza D-1, Northbrook IL 60062 312/291-7003	1969
Davis, Robert. , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Davis, Robert F. , (F.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of TX, Main at Central Expwy, Dallas TX 75222 214/741-8351	1965
Davis, Robert P. , (F.S.A.), <i>Associate Actuary</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1971
Davis, Rowland. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 233 S Wacker Dr, Chicago IL 60606 312/876-0909	e 1977
Davis, Therman W. , (A.S.A.), <i>Pension Consultant</i> , Prudential Insurance Company, Ft Washington PA 201/877-6000	1979
Dawidowicz, Thomas P. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2772	e 1979
Dawson, Ernest G. , (M.C.A.), <i>Vice President</i> , William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8062	e 1966
Day, Roy E. , <i>Assistant Vice President</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1678	1966
Deal, D Frank. , (F.S.A.), <i>Assistant Vice President</i> , National Life & Accident Ins, National Life Center, Mail Code 1990, Nashville TN 37250 615/749-1308	1972
Dean, Charles E. , 3021 Edgewood Dr, Olympia WA 98501	e 1967
Dean, Charles E, Jr. , (F.S.A.), <i>Consulting Actuary</i> , A S Hansen Inc, One Williams Center St, #1740, Tulsa OK 74103 918/587-0181	1975
Dean, Daryl J. , (F.S.A., F.C.A.), <i>President</i> , Howard E. Nyhart Co., Inc. 3505 N Washington Blvd, P. O. Box 88187, Indianapolis IN 46208 317/923-2391	e 1970
Dean, Joseph. , <i>President</i> , Compensation Planning Inc, 301 Midland Center, Oklahoma City OK 73102 405/239-2744	e 1977
Dean, Joseph E. , <i>Consultant</i> , The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9392	e 1970
Dean, William H. , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, 330 Pacific Bldg, 520 S.W. Yamhill Street, Portland OR 97204 503/227-0634	e 1976
Dean, William R. , (F.S.A.), <i>Second Vice President</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2749	1975
Dearing, Ronald D. , (A.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 720 Olive Street, St Louis MO 63101 314/444-1508	e 1979
Debartolo, Fred. , (A.S.A., A.C.A.), <i>Senior Vice President</i> , Philadelphia Life Ins Co, 111 North Broad Street, Philadelphia PA 19107 215/569-9300	1966
Deciccio, John M. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-5077	1976
Deckinger, Matthew G. , (A.S.A.), <i>Coopers & Lybrand</i> , 1251 Ave of the Americas, New York NY 10020	e 1979
Deesposito, Caroline. , <i>Senior Consultant</i> , Consulting Actuaries Inc, 1129 Bloomfield Ave, West Caldwell NJ 07006 201/575-1100	e 1976
Degann, A David. , <i>Executive Vice President</i> , Wyatt Harris Graham Inc, 733 Third Avenue, New York NY 10017 212/867-9797	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Enrolled

Degarmo, Lyle W. , (A.C.A.S.), <i>Associate Actuary</i> , American Agricultural Ins Co, 225 Touhy Avenue, Park Ridge IL 60068	1979
Degeeter, Robert E. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Incorporated, 7540 L B J Freeway, Dallas TX 75251 214/661-9047	1967
Deitsch, Aaron , (F.S.A.), <i>President</i> , Aaron Deitsch Company, 104 East 40th Street, Suite 114, New York NY 10016 212/949-1096	e 1974
Delacruz, J Lamberto , (F.S.A.), <i>Actuary</i> , National Associates, 424 N San Mateo Drive, San Mateo CA 94402 415/348-3040	1978
Delahanty, Edward L. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 1115 First Natl Bank Bldg, Minneapolis MN 55402 612/339-7501	e 1974
Delamarter, Gregory A. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979
Delaney, Andrew , (F.S.A., A.C.A.), <i>Senior Vice President</i> , American General Life Ins Co, P O Box 3247, Houston TX 77001 713/522-1111	1965
Delong, Scott H, III , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1978
Deluca, Epiphany A. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000	e 1979
Demars, Roger W. , <i>Vice President</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7107	e 1967
Demelio, Joseph , (F.C.A.S.), <i>President & Treasurer</i> , J C Penney Casualty Ins Co, 800 Brooksedge Boulevard, Westerville OH 43081 614/891-8662	1966
Demontigny, Andre E. , (F.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, Caixa Postal 20931, Sao Paulo, Brazil 514/866-7652	1972
Dempster, Howard V. , (*, F.C.A.S.), <i>Associate Actuary</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4000	1977
Demsey, Brian R , Brian R Demsey & Associates, 4000 Mac Arthur Boulevard, Suite 770, Newport Beach CA 92660 714/833-1346	e 1976
Den Boer, Heinrich A. , (F.S.A.), <i>Second Vice President</i> , Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720	e 1966
Denham, Robert M. , <i>President</i> , United Family Life Ins Co, Atlanta GA 30301 404/659-3300	e 1966
Dennis, Robert J. , (A.S.A.), <i>Senior Vice President</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90054 213/742-3480	1969
Depalo, Armand M. , (A.S.A.), Guardian Life Insurance Co, 201 Park Avenue, South, New York NY 10003 212/598-8673	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Deprenger, Herbert L. , (*F.S.A.), [Vice President], <i>Chairman</i> , Reserve Life Ins Co, 403 S Akard, Dallas TX 75202 214/670-9660	1965
Deryder, David R. , (A.S.A.), <i>Consulting Actuary</i> , Stone Young & Company, Box 828, Upr Montclair NJ 07043 201/744-8200	e 1976
Desai, Kiran , (F.S.A., M.C.A.), <i>Senior Vice President/Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8000	e 1969
Desai, Krishna B. , (F.S.A.), <i>Actuary</i> , Investronics Incorporated, Arlington VA 22202	e 1966
Deschenes, Jean Jacques , (*F.S.A.), <i>Vice President & Actuary</i> , Sun Life Assurance of Canada, One Sun Life Executive Pk, Wellesley Hls MA 02181 617/237-6030	1975
Deselm, Thomas A. , (A.S.A.), <i>Associate Actuary</i> , Security Benefit Life Ins Co, 700 Harrison St, Topeka KS 66636 913/295-3043	1966
Desimone, Ralph , National Assoc Inc, 155 Bovet Rd, San Mateo CA 94402	e 1978
Desmond, Sherrie B. , (*F.S.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1976
Desrochers, Christian J. , (F.S.A.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4521	1977
Destefano, Ronald , Yaffe & Offutt Assoc Inc, 814 Mercantile Bank & Trust Bldg., Baltimore MD 21201 301/332-1166	e 1976
Deutscher, Harold J. , (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Incorporated, 1901 Ave of the Stars, Suite 275, Los Angeles CA 90067 213/553-2087	e 1965
Devereaux, David G. , (F.S.A.), <i>Second Vice President</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6349	1971
Devine, James L. , (F.S.A.), <i>Principal Actuary</i> , New York State Ins Dept, Agency Building # 1, Empire State Plaza, Albany NY 12257 518/474-6605	1966
Devol, David , <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 2 Hillcrest Road, Caldwell NJ 07006 212/279-4400	1967
Devos, Denis J. , (F.S.A.), <i>Manager-Group Pensions Canada</i> , Great-West Life Assurance Co, 60 Osborne St N, Winnipeg MB, Canada R3C3A5 204/946-9691	1979
Dewar, Walter S. , (F.S.A.), <i>Vice President & Actuary</i> , Great Southern Life Ins Co, 3121 Buffalo Speedway, Houston TX 77098 713/622-2000	1965
Deweese, Charles C. , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-7640	1974
Dexter, James B. , (F.S.A.), Johnson & Higgins, 1215 Fourth Ave, Seattle WA 98161 206/292-1900	e 1978

Membership

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Enrolled

e 1965

Dezube, Mitchell, (F.S.A.), *Senior Vice President*, Manhattan Life Insurance Co, 111 West 57th Street, New York NY 10019
212/484-9310

Dial, Philip S., (F.S.A.), *Principal*, Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg. Austin TX 78701 512/477-5721 e 1976

Diamond, Richard H., (A.S.A.), *Senior Actuarial Associate*, State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000 1979

Dice, William F., (F.S.A.), *Vice President*, Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2001 1965

Dichillo, Richard A., *Pension Actuary Consultant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6715 e 1976

Dicke, Arnold A., (F.S.A.), *Director of Pension Marketing*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1978

Dickerman, Owen L., *Actuary*, Beaven Company Limited, 55 East Jackson Boulevard, Suite 1000, Chicago IL 60604 312/987-9670 e 1976

Dickerman, Robert W., (A.S.A.), *Associate Actuary*, Franklin Life Insurance Co, Franklin Square, Springfield IL 62713 217/528-2011 1966

Dickler, Joseph M., (F.S.A.), *Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3441 1965

Dickson, Jeffrey J., (F.C.A.S.), *Actuary*, Independent Actuarial Service, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 1977

Dickson, Robert K., (F.S.A.), *Vice President*, Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111 e 1974

Dickstein, Morton, *Actuarial Consultant*, The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0468 e 1970

Diemer, Richard L., (A.C.A.), *Partner*, Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 e 1966

Dieter, George H., (F.C.A.S.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 1976

Dieter, Roland A., (F.S.A.), *Actuary Analysis & Reports*, Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3182 e 1976

Dilliner, Larry J., (A.S.A.), *Actuarial Assistant*, Maine Fidelity Life Ins Co, 55 West Street, Keene NH 03431 603/352-4000 1979

Dillingham, Grace V., (F.S.A.), *Assistant Actuary*, American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4168 1971

Dillman, James W., (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400 e 1969

	Enrolled
Dilts, Charles R. , (A.S.A.), <i>Consulting Actuary</i> , Charles R. Dilts Assoc. 305 Guaranty State Bank, Durham NC 27701 919/688-8913	e 1969
Dinius, John B. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2563	1977
Dinney, George R. , (F.S.A.), <i>Vice President-Development</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg MB, Canada R3C3A5 204/946-9415	1966
Dipaolo, Frank P. , (F.S.A., A.I.A.), <i>Vice President & Actuary</i> , Confederation Life Ins Co, 321 Bloor Street, East, Toronto Ont, Canada M4W1H1 416/967-8040	e 1966
Discenza, Judith A. , (F.S.A.), <i>Second Vice President</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	1975
Disch, Aloysius J. , <i>Vice President</i> , Pension Associates Inc, 3245 Hampton Ave, St Louis MO 63139 314/647-3957	e 1976
Dittmer, Joseph H. , (F.C.A.), <i>President</i> , Abar Employment Benefit Plan, 9 Watchung Ave, Plainfield NJ 07060 201/756-8060	e 1966
Divin, Cherri , (F.S.A.), <i>Assistant Actuary</i> , Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000	1979
Dobson, Robert H. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 9088 Golfside Drive, Jacksonville FL 32216 904/731-8650	1974
Dodd, Thomas Kilburn , (F.S.A.), 125 Ridgewood Rd, West Hartford CT 06107	1965
Dodge, Frank F. , (F.C.A.), <i>President</i> , F F Dodge Co, 219 S Kasper Ave, Arlington Heights IL 60005 312/394-9518	1966
Dodson, M R. , (F.S.A.), 5325 Gleneagles Dr, Tucson AZ 85718	1965
Doepke, Mark A. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5000	1979
Dolan, Michael C. , (A.C.A.S.), <i>Assistant Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101	1979
Dolan, Ronald J. , (F.S.A.), <i>Assistant Actuary</i> , Ohio National Life Ins Co, P O Box 237, Cincinnati OH 45201 513/861-3600	1975
Dolan, Ronald V. , (A.S.A.), <i>Executive Vice President</i> , First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911	1975
Dolins, Jerrold G. , (A.S.A.), <i>Director & Assistant Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5191	1979
Dolliver, Arthur M. , (A.S.A.), <i>Administrative Assistant</i> , Business Men's Assurance Co, P O Box 458, Kansas City MO 64141 816/753-8000	1970
Domenico, Joseph A. , <i>Supervisor Group Pensions</i> , Great-West Life Assurance Co, 60 Osborne Street North, Winnipeg MB, Canada R3C3A5 204/949-9533	e 1976
Domenico, Philip , (A.S.A.), <i>Vice President</i> , Mutual Life Ins Co of New York, One Mutual of NY Plaza, Syracuse NY 13202 212/586-4000	1966

Membership

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	Enrolled
Don, Harry A. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1972
Donahay, James R. , (F.S.A.), <i>Actuary</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	e 1965
Donald, David U. , (A.S.A.), <i>Assistant Actuary</i> , Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	1979
Dondero, Arlene , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Donnelly, Edward F. , (A.S.A.), <i>Pension Research Assistant</i> , Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19101 215/474-7000	e 1979
Donnelly, Vincent W. , (F.S.A.), <i>Associate Actuary</i> , American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4000	1975
Donofrio, James J. , (A.S.A.), <i>Associate Actuary</i> , Towers Perrin Forster & Crosby, 3400 Peachtree Rd NE, Atlanta GA 30326 404/261-7820	1979
Donovan, Maurice V. , (F.S.A.), 41 Cranford Rd, Glen Rock NJ 07452	1965
Doran, Phyllis A. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 120 South La Salle Street, Chicago IL 60603 312/726-0677	1979
Dorf, Stanley A. , (F.C.A.S.), <i>Chief Casualty Actuary</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10047	1966
Dorfman, Eugene F. , (F.S.A.), 245 East 21st Street, New York NY 10010	1965
Dorman, Arnold M. , <i>Assistant Vice President</i> , Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5301	e 1976
Dorman, Roland F. , (F.S.A., A.C.A.), <i>Management Consultant</i> , 18 Drumlin Road, West Simsbury CT 06092 203/658-9353	1965
Dorn, Kirk L. , (F.S.A.), <i>Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Ave, New York NY 10017 212/490-9000	1976
Dorn, Lowell M. , (F.S.A.), 1952 Sharon St, Boca Raton FL 33432	1965
Dorris, J. Paul , (F.S.A.), <i>President</i> , Paul J Dorris Inc, 3185J Airway Ave, Costa Mesa CA 92626 714/979-4470	e 1971
Dostert, Thomas E. , (M.C.A.), <i>Director of Actuarial Services</i> , Globe Life Insurance Company, 222 N Dearborn Street, Chicago IL 60601 312/977-3311	1970
Dotterer, Vicki A. , (A.S.A.), <i>Actuarial Consultant</i> , William M Mercer Inc, 3 Embarcadero Center, P. O. Box 7440, San Francisco CA 94119 415/393-5226	1979
Doucette, Joseph J. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04122 207/780-2509	1965
Douglas, John F. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2237	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Dousette, Ralph A. , (A.S.A.), <i>Associate Actuary</i> , Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900	1979
Dow, Harold E. , (F.S.A.), Blue Mill Rd, Morristown NJ 07960	1965
Dow, William E. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4221	1966
Dowling, Joseph H. , (F.S.A.), <i>President</i> , Insurance Capital Corporation, Box 122, West Hartford CT 06880 203/226-8193	1965
Downey, William R. , <i>Vice President - Pensions</i> , Eugene E Holbrook & Associates, 2101 N Andrews Ave, Ft Lauderdale FL 33111 305/564-9685	e 1978
Downing, Ronald E. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 4441 La Barca Dr, Tarzana CA 91356 213/705-1806	e 1965
Dowsett, Robert C. , (F.S.A.), <i>President</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4525	1966
Doyle, Burrell H. , 2602 South 87th Street, Omaha NE 68124	1966
Doyle, John M. , (A.S.A.), <i>Vice President</i> , Compensation Programs, 550 Mamaroneck Ave, Harrison NY 10528 914/962-7337	e 1976
Doyle, Martina E. , (*F.S.A., A.C.A.), 90 Pond Side Dr, Wethersfield CT 06109	e 1965
Dozier, R. William, Jr. , <i>President</i> , The Dozier Company, 1140 NW 63rd Street, Suite 524, Oklahoma City OK 73116 405/843-6671	e 1979
Draeseke, Douglas G. , (F.S.A.), <i>Consulting Actuary</i> , 1161 Kearny Street, San Francisco CA 94133 415/397-7675	1972
Drake, David C. , (F.S.A.), <i>Senior Vice President</i> , Equitable Life Insurance Co, Box 900, Mc Lean VA 22101 301/986-2219	e 1967
Drake, Lyle F. , (A.S.A.), 9925 Willowcreek Circle, Sun City AZ 85351	1966
Drake, Richard H. , (F.S.A.), <i>Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6653	1965
Dreher, William A. , (F.S.A., F.C.A.), <i>Principal National Practice</i> , Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700	e 1965
Drennan, Daniel F. , (A.S.A.), U S Railroad Retirement Bd, 844 N Rush, Chicago IL 60611 312/751-4500	e 1965
Drennan, James E. , (F.S.A.), <i>Assistant Actuary</i> , Philadelphia Life Ins Co, Box 2465, Houston TX 77001 713/871-4790	1979
Drennan, John P. , (F.C.A.S.), <i>Actuary</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-5000	1974
Dresner, David E. , (A.S.A.), <i>Partner in Charge</i> , Coopers & Lybrand, 222 S. Riverside Plaza, Chicago IL 60606 312/648-1133	e 1976
Drew, William A. , (F.S.A.), <i>Vice President & Actuary</i> , Indianapolis Life Insurance Co, 2960 N Meridian Street, Indianapolis IN 46208 317/925-9621	1965
Dreyer, Robert H. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1966

Membership

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Enrolled

- Driscoll, Francis T.** (F.S.A., F.C.A.), *Benefit Consultant*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1966
- Driskell, Richard G.** (A.S.A.), 2910 Cypress Dr, Muncie IN 47306 1971
- Drisko, Robert D.** (F.S.A.), *Consulting Actuaries*, Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 e 1965
415/433-4440
- Drobisch, Miles R.** (F.C.A.S.), *Administrative Assistant*, Workers Comp Ins Rating Bureau, Spear St Tower Suite 500, One Market Plaza, San Francisco CA 94105 415/777-0777 1965
- Drobnyk, Wendel J.** 299 Pablo Rd, Ponte Vedra FL 32082 1968
- Drolet, Michel** (F.S.A.), *Assistant Actuary*, Metropolitan Life Ins Co, 151 Bay Street, Apt 1204, Ottawa Ont, Canada K1R7T2 e 1977
613/231-4111
- Dropkin, Lester B.** (F.C.A.S.), *Vice President & Chief Actuary*, Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/986-3535 1965
- Drown, Gary K.** (F.S.A.), *Vice President & Administrator*, Indianapolis Life Insurance Co, Box 1230 'B', Indianapolis IN 46206 e 1965
317/925-9625
- Drumm, F Lawrence** (F.S.A.), *Vice President & Actuary*, Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-2000 e 1965
- Drumm, Lynda P.** *Consulting Actuary*, Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400 e 1977
- Drury, David J.** (F.S.A.), *Associate Actuary*, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5921 1971
- Duarte, Nicholas**, *President*, Nicolas Duarte, Law Office, 100 Biscayne Blvd., Suite 1700, Miami FL 33132 305/358-1768 e 1976
- Dubois, David** (F.S.A.), *Associate Actuary*, New Jersey Dept of Ins, 201 E State St, Trenton NJ 08608 609/292-5436 1976
- Duckworth, Wayne H.** (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6449 1979
- Duda, Arlene**, 7 Laythan Road, Edison NJ 08817 e 1976
- Duffy, Kenneth J.** (F.S.A.), Yaffee & Offutt Associates Inc, 814 Mercantile Bank Bldg, 2 Hopkins Plaza, Baltimore MD 20201 e 1965
301/332-1166
- Duffy, Thomas J.** (A.C.A.S.), *Assistant Actuary*, Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 1979
- Dugan, Paul B.** *Pension Specialist*, Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 e 1976
- Duhaime, Roger G.** (F.S.A.), *Asst Vice President & Actuary*, Johnson & Higgins, Place Victoria, Tour Dela, Box 191, Montreal PQ, Canada H4Z1E2 514/878-1781 1978
- Dukacz, Julian J.** (F.S.A.), *Associate Actuary*, Sun Life Assurance of Canada, Box 6075, Montreal PQ, Canada 514/866-6411 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Dummer, Arthur O. , (F.S.A.), <i>Senior Vice President</i> , Beneficial Life Ins Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	e 1966
Duncan, Carl I. , (M.C.A.), Meidinger & Assoc Inc, 8603 Crownhill Blvd, Suite 201, San Antonio TX 78209 512/227-6221	e 1971
Duncan, Robert M. , (F.S.A.), 1109 Skycrest Drive #1, Walnut Creek CA 94595 415/938-9336	e 1965
Dundich, John P. , (A.S.A.), <i>Assistant Actuary</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-6517	1979
Dunkley, Herbert C. , (A.S.A., A.C.A.), 198 Shadowbrook Drive, Folsom CA 95630	e 1965
Dunlap, James A. Jr. , (A.S.A.), <i>Director</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 01451 617/421-0350	e 1966
Dunn, Edward J. , (A.C.A.), <i>Actuary</i> , Brian R Demsey & Associates, 1615 Bonanza, Walnut Creek CA 94596 415/932-7522	e 1966
Dunn, Melvin B. , (F.S.A.), <i>President</i> , Inter-American Insurance Co, 55 East Jackson Blvd., Suite 930, Chicago IL 60604 312/987-9702	e 1967
Dunn, R Lewis. , (F.S.A.), <i>Vice President-Group Ins</i> , Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto, ON, Canada M4V1N7 416/923-6661	1970
Dunn, Ted L. , (A.S.A.), <i>Vice President</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1011	1968
Duperreault, Brian. , (A.C.A.S.), <i>Actuary</i> , American International Group, 70 Pine Street, New York NY 10005	1979
Dupuy, James R. , (F.S.A.), <i>Senior Vice President</i> , Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5163	1971
Durfee, James G. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080	e 1978
Durfee, Joan G. , (F.S.A.), <i>Assistant Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	1978
Durkin, James H. , (A.C.A.S.), <i>Consulting Actuary</i> 68-22 Groton St., Forest Hills, NY 11375 212/544-0320	1966
Durland Jr., Lawrence V. , (F.S.A.), <i>Vice President & Controller</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2663	1974
Durland, Leslie L. , (F.S.A.), <i>Associate Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111	1979
Durose, Stanley C. , (A.C.A.S.), <i>First Vice President</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1966
Dutson, Patrick A. , <i>Vice President</i> , Meidinger & Assoc Inc, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240	e 1976
Dutton, Richard C. , (F.S.A.), <i>Actuary</i> , Presbyterian Ministers' Fund, 1809 Walnut Street, Philadelphia PA 19103 215/568-5935	1979

Membership

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	Enrolled
Dyer, John K, Jr. , (F.S.A., F.C.A.), 3364 Lake Road North, Sanibel FL 33957	e 1965
Dyer, Harland A. , (A.S.A.), <i>Vice President & Actuary</i> , Consolidated American Life Ins, P O Box 59, Jackson MS 39205 601/354-4040	1971
Dyer, Herbert L. , <i>Treasurer</i> , US Air Incorporated, National Airport, Washington DC 20001 703/892-7204	e 1976
Dyer, Thomas E. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1979
Dykhouse, Jack R. , (F.S.A.), <i>Vice President</i> , Top Inc, 363 W Big Beaver, Troy MI 48084 313/524-1500	1972
Dymowski, Robert J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1970
Dysthe, Earl E. , <i>President & Senior Consultant</i> , Federated Profit Systems Inc, 4010 Moorpark, Suite 216, San Jose CA 95117 408/984-2026	e 1978

E

Earl, Ronald D. , <i>Senior Actuarial Associate</i> , Provident National Assurance, Fountain Square, Chattanooga TN 37402 615/755-1829	e 1976
Earle, David A. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1974
Earle, William C. , <i>Consultant</i> , The Wyatt Co, 1660 Suburban Station, Building, Philadelphia PA 19103 215/569-4393	e 1970
Eason, Clifton W. , (F.S.A.), <i>Associate Actuary</i> , Pilot Life Ins Co, Box 20727, Greensboro NC 27420 299-4720	1976
Eason, Thomas F. , (F.S.A.), <i>Vice President & Actuary</i> , Security Mutual Life Ins Co, 200 Centennial Mall N, Lincoln NE 68501 402/477-4141	e 1971
Easterly, William E. , (F.S.A.), <i>Associate Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1966
Eastlack, Allen C. , (A.S.A.), 1200 Canyonwood Ct, Apt. 3, Walnut Creek CA 94595	1966
Easton, Albert E. , (F.S.A.), <i>Vice President & Actuary</i> , Berkshire Life Ins Co, 700 South St, Pittsfield MA 01201 413/499-4321	e 1967
Eaton, Karl F. , (A.C.A.S.), <i>Senior Vice President</i> , First Systems Corporation, 21 W 10th Street, Kansas City MO 64105 816/283-5111	1966
Eckard, Garry M. , (F.S.A.), <i>President</i> , Garry Eckard & Co Inc, 11025 Timber Lane, Box 110, Carmel IN 46032 317/844-6209	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Eckersley, Derek , (F.S.A.), <i>Vice President & Actuary</i> , Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo Ont, Canada N2J4C6 519/744-4471	e 1969
Eckert, John S. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1970
Eckert, Ralph J. , (F.S.A.), <i>President & Chairman</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1965
Eckhart, Kenneth V. , (A.S.A.), <i>Consulting Actuary</i> , Eckhart & Assoc Inc, 825 Ridge Lake Blvd #155, Memphis TN 38138 901/761-0809	e 1966
Eckler, Samuel , (F.S.A., F.F.A.A.), <i>Chairman</i> , Eckler Brown Segal & Co Ltd, 789 Don Mills Road, Don Mills Ont, Canada M3C1T8 416/429-3330	1967
Eckman, Charles T. , <i>Actuary</i> , Dan McGinn and Associates, 1150 South Olive Street, Los Angeles, CA 90015 213/747-6501	e 1976
Eckman, Michael V. , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1977
Eckstut, Gene , (F.S.A.), <i>Assistant Vice President</i> , Continental American Life Ins, 1100 King Street, Box 750, Wilmington DE 19899 302/421-5833	1978
Eddins, Joseph M. , <i>Vice President</i> , Maryland Casualty Company, 3910 Keswick Road, Baltimore MD 21211 301/366-1000	1970
Eddy, Arthur C. , (F.S.A.), <i>Consulting Actuary</i> , A C Eddy Incorporated, 18915 Detroit Ave, Suite 604, Lakewood OH 44107 216/228-7461	e 1965
Eddy, C Manton , (F.S.A.), 51 Hunter Dr, West Hartford CT 06107	1965
Ede, Cecil F. , 32302 Alipaz St, Apt 179, Sn Jun Cpstrn CA 92675	1967
Edelstein, Hermann , (A.S.A.), <i>Actuarial Software Technician</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8166	e 1976
Eden, John P. , (F.S.A., A.I.A.), <i>Vice President & Actuary</i> , Union Fidelity Life Ins Co, 4850 Street Road, Trevoze PA 19047 215/322-3000	e 1965
Edris, C Lawrence , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1978
Edwards, Charles E. , (F.S.A.), <i>Chairman</i> , The Edwards Group Incorporated, 3001 Lbj Ste 206, Dallas TX 75234 214/241-1826	1971
Edwards, Clint E. , (F.S.A.), <i>Senior Vice President</i> , Liberty Life Insurance Company, Box 789, Greenville SC 29602 803/268-8350	e 1966
Edwards, Donald R. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Lafayette Life Insurance Co, 2203 South 18th Street, Lafayette IN 47903 317/474-3416	e 1965
Edwards, Fred L. , (A.S.A.), <i>Pension Actuarial Consultant</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1971

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	Enrolled
Edwards, John S. , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 S Lake Ave, Pasadena CA 91101 213/577-1144	e 1967
Edwards, Norma L. , (A.S.A.), <i>Consulting Actuary</i> , 3024 N Calvert Street, Baltimore MD 21218 301/889-7036	1966
Edwards, Ralph E. , (F.S.A., A.I.A.), <i>Consulting Actuary</i> , 3024 N Calvert Street, Baltimore MD 21218 301/889-7036	e 1965
Egan, Thomas, Jr. , (F.S.A.), <i>Consultant</i> , Meidinger & Assoc Inc, Box 27506, Richmond VA 23261 800/285-7385	e 1979
Egan, Joseph E. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-4843	e 1973
Egeberg, Dale R. , (F.S.A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-6259	1979
Egnasko, Gary J. , (A.C.A.S.), <i>Actuarial Assistant</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115	1979
Ehlert, Darrell W. , (F.C.A.S.), <i>Senior Actuary</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5934	1967
Ehrhardt, Allen A. , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Ehrhardt, Wanda O. , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr Suite #5600, Chicago IL 60606 312/876-1616	e 1977
Ehrhart, Lawrence A. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-5732	e 1971
Ehringer, Christine D. , (A.S.A.), <i>Consultant</i> , William M Mercer Inc, 600 Grant Street, Pittsburgh PA 15219 212/997-7170	e 1976
Eide, K Arne. , (F.S.A., F.C.A.S.), <i>Fertile MN</i> 56540 218/945-6747	1965
Eiler, Burness R. , (F.S.A., A.F.A.A.), <i>Actuary</i> , Ministers Life/Casualty Union, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131	e 1966
Eimers, Howard G. , (F.S.A.), <i>Senior Vice President</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3004	1965
Eisenbarth, Gary L. , (A.S.A.), <i>Associate Actuary</i> , Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3021	1979
Eisenberg, Phillip A. , (F.S.A.), <i>Assistant Vice President</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1972
Eisenberg, Steven A. , (F.S.A.), <i>Actuary</i> , McGinn, Dan & Assoc Inc, 1150 S Olive St, Los Angeles CA 90015 213/747-6501	e 1975
Eisner, Morris. , (F.S.A.), <i>Assistant Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2589	1966
Eisner, Stanley L. , (F.S.A.), 130 Kingfisher Dr, Middletown NJ 07748	1965
Eizen, Sheldon D. , <i>President</i> , National Admin Svcs of Mi Inc, 21500 Greenfield, Detroit MI 48237 313/967-1010	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Eklof, Cary B. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 251 S Lake Ave, Suite 400, Pasadena CA 91101 213/577-1144	e 1977
Eland, Douglas D. , <i>Asst. Vice President & Actuary</i> , United Services Auto Assoc, 9800 Fredericksburg Road, San Antonio TX 78288	1979
Elder, Robert M. , (F.S.A.), <i>Assistant Vice President</i> , Kentucky Central Life Ins Co, 200 East Main Street, Kincaid Towers, Lexington KY 40507 606/253-5111	1971
Eldridge, Donald J. , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1978
Eliason, Edward B. , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-6606	1967
Elken, John H. , (A.S.A.), <i>Senior Vice President</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111	1966
Elkin, Jack M. , (A.S.A., F.C.A.), <i>Senior Vice President</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1965
Ellenby, Milton Q. , (A.S.A., F.C.A.), <i>Actuary</i> , A S Hansen Inc, 1080 Green Bay Road, Lake Bluff IL 60044 312/273-2345	e 1966
Elley, Frederick W. , (F.S.A.), 17377 Libertad Dr, San Diego CA 92127	1965
Elliott, George B. , (F.C.A.S.), 1313 Idaho Ave, Cape May NJ 08204	1965
Ellis, Donald M. , (F.S.A.), 283 St Leonard's Ave, Toronto Ont, Canada M4N1K9	1966
Ellis, J Daniel. , (F.S.A.), <i>Executive Vice President</i> , Lewis & Ellis Incorporated, 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047	1972
Ellis, Stephen H. , <i>Actuary</i> , Pension Service Corporation, 15 East Ridge Pike, Conshohocken PA 19428 215/825-1650	e 1977
Ellyson, Craig W. , (F.S.A.), Hooker & Holcombe Inc, 31 Elm Street, Springfield MA 01103 413/781-1204	c 1969
Elmshauser, Ronald D. , <i>Department Life Actuary</i> , Nebraska Dept of Ins, 301 Centennial Mall, South, Lincoln NE 68509 402/471-2201	1970
Elstein, Allen R. , (F.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden St, Hartford CT 06115 203/549-4111	1975
Elston, James S. , (F.S.A., F.C.A.S.), 1640 Palmer Ave, Winter Park FL 32789	1965
Ely, Ray M. , (F.S.A., F.C.A.), <i>Consulting Pension Actuary</i> , 212 Upland Way, Wayne PA 19087	e 1965
Emering, Edward J. , <i>Director of Actuarial Services</i> , Touche Ross & Company, 1 Illinois Center, 111 East Wacker Drive, Chicago IL 60601 312/644-8900	e 1977
Emery, Ward E. , (A.S.A.), <i>Actuary</i> , 200 Parsippany Blvd, Boonton NJ 07005	1971
Emmert, Gayle E. , (F.S.A.), <i>Vice President & Actuary</i> , Southwestern General Life Ins, Box 2699, Dallas TX 75221 214/655-5111	1971

Membership

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	Enrolled
Emory, Linda B. , (F.S.A.), <i>Vice President & Actuary</i> , Life Insurance Co of Georgia, 600 West Peachtree Street, Atlanta GA 30308 404/898-1662	1969
Eng-Seto, Hor Fay , <i>Pension Cost Consultant</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019	e 1978
Eng, John G. , <i>Associate Actuary</i> , The Wyatt Co, 190 South King Street, Honolulu HI 808/533-3049	e 1977
Engel, Lawrence E. , (F.S.A.), <i>Actuary Individual Insurance</i> , Business Men's Assurance Co, P O Box 458, Kansas City MO 64141	1972
Engel, Philip L. , (F.S.A., F.C.A.S.), <i>Vice President</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4301	1970
Engelhardt, John L. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1977
Engeman, Melvin A. , <i>Vice President & Actuary</i> , Capitol Life Insurance Company, 1600 Sherman St, Denver CO 80203 303/861-4065	1967
Engen, Richard A. , (F.S.A.), <i>Senior Vice President</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3717	1966
England, Arthur W. , (F.S.A.), Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440	e 1965
Engstrom, Paul E. , (F.S.A., A.I.A.), <i>Chief Actuary</i> , Excess Insurance Group, The Warren Warren Road, Worthing, West Sussex, England BN149Q	e 1970
Engstrom, Paul L. , (F.S.A.), <i>Associate Pension Actuary</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5241	e 1978
Enoch, Jerry F. , (A.S.A.), <i>Assistant Vice President</i> , Transport Life Ins Co, 714 Main Street, Fort Worth TX 76102 817/335-9521	1979
Enriquez, Ruben F. , 5419 Castlevlew Lane, Garland TX 75042	e 1971
Epley, H Robert, III. , (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 940 One Main Plaza, Dallas TX 75250 214/745-1600	e 1976
Eppink, Walter T. , (F.C.A.S.), 152 Southwood Dr, Kenmore NY 14223	1965
Epstein, Harvey. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460	e 1976
Epstein, Nathan H. , (F.S.A., A.I.A.), <i>Vice President & Life Actuary</i> , Guardian Life Ins Co, 201 Park Ave S, New York NY 10003 212/598-8188	e 1971
Erbe, Elsbeth T. , (A.S.A., F.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Boston Pl, Boston MA 02108 617/523-6200	e 1978
Erdenberger, Richard W. , (F.S.A.), <i>Consulting Actuary</i> , Erdenberger & Associates, 8383 Stemmons Freeway, Suite 217, Dallas TX 75247 214/630-5881	1965
Erickson, Terrance T. , (A.S.A.), <i>Actuary</i> , Unigard Olympic Life Ins Co, 190 Queen Anne Ave N, Box 34000, Seattle WA 98124 206/281-3157	1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Ericson, Arthur W. , (F.S.A.), <i>Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1973
Ernsdorff, Robert W. , (F.S.A.), 10701 Manzanita Dr, Sun City AZ 85373	1965
Ernst, Richard C. , (F.C.A.S.), <i>Assistant Actuary</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451	1978
Eschrich, Robert W. , (A.S.A.), <i>Assistant Actuary</i> , Unigard Olympic Life Ins Co, 190 Queen Anne Avenue N, Box 34000, Seattle WA 98124 206/292-1234	1979
Escott, Francis H. , (F.S.A.), 42 Motley Street, Malverne NY 11565	1965
Espie, Robert G. , (F.S.A.), 188 Westmont, West Hartford CT 06117	1965
Estefania, J R , <i>Chief Actuary</i> , Small Business Administration, 1441 L Street NW, Washington DC 20416 202/653-6107	e 1968
Estell, Richard J. , (F.S.A.), <i>Vice President & Actuary</i> , American Republic Insurance Co, 6th and Keosauqua Way, Des Moines IA 50301 515/245-2150	1975
Esuchanko, Joseph , (A.S.A.), <i>Actuary</i> , Johnson & Higgins, 3600 City Natl Bank Bldg, Detroit MI 48226 313/961-8555	e 1976
Etheridge, Lonnie A. , (A.S.A.), <i>Assistant Actuary</i> , Lamar Life Insurance Company, 317 East Capital Street, Jackson MS 00000 601/354-5481	1979
Ethington, Dale F. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, 425 Market Street, San Francisco CA 94105 415/546-3480	e 1971
Evans, Don J. , (F.S.A.), Peters, Edward J & Assoc Inc, 3550 Washington Blvd, Indianapolis IN 46205	1965
Evans, Gareth W. , (F.S.A.), <i>Actuary</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4500	1979
Evans, John J. , <i>Actuarial Consultant</i> , 1315 Glenfield, Dallas TX 75224 214/331-6244	1966
Even, Charles A Jr. , (F.C.A.S.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-7828	1969
Evenson, Russell A. , (F.S.A.), <i>Second Vice President/Actuary</i> , Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57101 605/335-5700	1978
Eyers, Robert G. , (F.C.A.S.), <i>Vice President & Actuary</i> , J C Penney Casualty Ins Co, 800 Brooksedge Boulevard, Westerville OH 43081 614/891-8600	1971
Eyre, Harry C. , (F.S.A.), 3060 Mount Holyoke, Columbus OH 43221 614/457-6328	1965

F

Faber, James A. , (F.C.A.S.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	1970
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	Enrolled
Faber, Peter R. , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1971
Facciani, Gerald D. , <i>Pension Consultant</i> , 10815 Tanager Trail, Brecksville OH 44141	e 1976
Facey, John A. , (F.S.A.), <i>Senior Vice President</i> , Security-Connecticut Life Ins. Security Drive, Avon CT 06001 203/677-8621	e 1965
Fackler, Don F. , (F.S.A.), <i>Vice President</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4520	1965
Fafian, Joseph , (F.S.A.), <i>President</i> , Uslife Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Faga, Doreen S. , (A.C.A.S.), <i>Assistant Actuary</i> , American Reinsurance Company, 1 Liberty Plaza, 91 Liberty Street, New York NY 10006	1979
Fagan, Janet L. , (F.C.A.S.), <i>Assistant Secretary</i> , Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6710	1979
Fagan, Vincent F Jr. , (A.S.A.), New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-4191	e 1966
Fagg, Gary , (F.S.A.), <i>Vice President & Actuary</i> , Credit Life Insurance Company, 100 South Limestone St, Springfield OH 45501 513/324-8461	1977
Fagiano, Anthony J. , <i>President</i> , Olinger Life Insurance Company, Highland Station, Box 11128, Denver CO 80211 303/433-7387	1973
Faig, Kenneth , (F.S.A.), <i>Assistant Actuary</i> , North American Co-Life/Health, 209 S Lasalle St, Chicago IL 60604 312/346-2200	1979
Fairbanks, Alfred V. , (F.C.A.S.), <i>Assistant Vice President</i> , Monarch Life Ins Co, 1250 State St, Springfield MA 01101 413/785-5811	1965
Fairbanks, Guy L. Jr. , (A.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2993	e 1966
Fairfield, James P. , <i>Second Vice President</i> , Indianapolis Life Insurance Co, 2960 N Meridian Street, Indianapolis IN 46208 317/925-9621	1966
Faith, Edward L. , (F.S.A.), 30 Willmore Rd, St Louis MO 63109	e 1965
Falcone, Nicholas A. , <i>Vice President</i> , The Plan Administrator, 1411 Walnut Street, Suite 1100, Philadelphia PA 19103 215/563-4426	e 1976
Falk, William J. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 233 So Wacker Dr, Suite 8414, Chicago IL 60606 312/876-0909	e 1977
Falkoff, Barry J. , (F.S.A.), <i>Associate Group Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1974
Fallon, Michael , (A.S.A.), The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	1979

	Enrolled
Fallquist, Richard J. (F.C.A.S.), <i>Actuary</i> , Milliman & Robertson Inc, 251 S Lake Avenue, Pasadena CA 91101 213/577-1144	1977
Fantozzi, William L. , <i>Senior Consultant & Manager</i> , Carlin-Black Co, 2511 Natl Bank of Georgia, 3300 NE Expy, Atlanta GA 30341	e 1976
Farb, Edward I. (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1972
Farley, Jarvis (F.C.A.S.), <i>Consultant</i> , P O Box 75, Babson Pk MA 02157 617/235-1200	1965
Farmer, James D. (F.S.A.), Combined Ins Co of America, 5050 N Broadway Street, Chicago IL 60640 312/275-8000	1978
Farmer, Neal A. (F.S.A.), <i>President</i> , Nn Investors Life, Box 57065, Birmingham AL 35209 205/879-1731	e 1966
Farmer, Thurston P. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 1000 Lake St Louis Blvd, Lake St Louis MO 63367 314/625-1244	e 1965
Farnam, Walter E. (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1976
Farquhar, William A. (F.S.A.), <i>Divisional Actuary</i> , Meidinger & Assoc Inc, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397	e 1969
Farr, Charles E. (F.S.A.), <i>Second Vice President/Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5483	e 1965
Farrant, Maurice H. (F.S.A., A.I.A., F.C.A.), 2061 Beach Avenue, Apt M-1, Vancouver Bc, Canada V6G1Z3	e 1966
Farrell, Lawrence M. , <i>Executive Vice President</i> , Pension & Group Services Inc, 308 Michigan Bldg, Kalamazoo MI 49006 616/382-0300	e 1976
Farrell, Thomas F. (F.S.A.), <i>Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2418	1978
Farrimond, William , <i>President</i> , Interaction Corp, 1188 Minna Pl, Memphis TN 38117 901/726-9293	e 1976
Fatouros, Nicholas P. , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Faucett, Judy (F.S.A.), <i>Asst Vice President & Actuary</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3823	1977
Faulkner, Keith A. (*A.S.A., F.I.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0416	e 1976
Fausser, Louis , <i>Chief Executive Officer</i> , Bankers Mutual Life Ins Co, 500 W South St, Freeport IL 61032 815/235-2222	1967
Faust, J Edward (F.C.A.S.), <i>Consulting Actuary</i> , R.R.1, Zionsville IN 46077 317/873-3672	1965
Fay, Richard C. (A.S.A.), <i>Consulting Actuary</i> , Carlin-Black Co, 10101 Linn Station Rd, Louisville KY 40223 502/423-0330	e 1966

Membership

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	Enrolled
Fayolle, John P, <i>Vice President</i> , Stuart Hack Co, 1501 West Mount Royal Ave, Baltimore MD 21217 301/669-8900	e 1971
Feay, Dallas H, (A.S.A.), 22 Cedar Ave, Rockville Ctr NY 11570	1966
Feay, Maurice F, (F.S.A.), 1527 Pemberton Dr, Columbus OH 43221	e 1965
Fecteau, Thomas B, <i>President</i> , Shactman-Fecteau Assoc Inc, 184 Taunton Ave, Seekonk MA 02771 617/336-9424	e 1976
Fedyna, Michael W, (F.S.A.), <i>Individual Actuary</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-3507	1978
Feehan, Michael G, (A.S.A.), <i>Vice President & Actuary</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/515-8000	e 1971
Feeney, Raymond M, (A.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-2000	e 1979
Feeney, William A, (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2103	1965
Feichtinger, James N, <i>President & Actuary</i> , Consulting Actuaries Inc, 7670 Opportunity Road, Suite 100, San Diego CA 92111 714/277-8060	e 1977
Fein, Richard I, (F.C.A.S.), <i>Actuary</i> , Natl Council Compensation Ins, One Penn Center, New York NY 10001	1979
Feinberg, Melvin J, (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6454	1977
Feinman, Jess, (F.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1978
Feinstein, David C, (A.S.A.), <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6742	1979
Feldman, Martin, (F.S.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Feldmann, Kenneth F, (F.S.A.), <i>Consulting Actuary</i> , 615 Frederico Blvd, Belen NM 87002 212/233-6400	1965
Feldtmose, John N, (F.S.A., F.C.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5296	e 1970
Feller, Benjamin E, (F.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1978
Fellers, William W, (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St N W, Washington DC 20006 202/452-0660	e 1965
Fenichel, Seymore A, (F.S.A., A.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700	1965
Fenker, Richard M, <i>Consulting Actuary</i> , Box 59, Gallatin TN 37066 615/452-5375	1967

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Fenlaw, Mark R. , (F.S.A.), <i>Actuary</i> , Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	1979
Fenster, Bernard , (A.S.A.), <i>Vice President & Actuary</i> , Constitution Life Insurance Co, 325 W Touhy Avenue, Park Ridge IL 60068 312/825-0900	1966
Ferguson, Alan N. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6667	1965
Ferguson, Clyde L. , (F.C.A.), <i>Consulting Actuary</i> , Ferguson Actuarial Service, P O Box 1388, Charleston WV 25325	1965
Ferguson, Ronald E. , (F.C.A.S.), <i>Senior Vice President</i> , General Reassurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4270	1971
Ferguson, Thomas , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1974
Ferguson, William A. , (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	e 1965
Fernandez, Eladio M. , <i>Actuarial Assistant</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7171	e 1976
Fernandez, William N. , (A.S.A.), <i>President & Actuary</i> , Trans-Oceanic Life Ins Co, G P O Box 3467, San Juan 809/754-7080	1969
Ferrara, Theodore A. , (A.S.A., A.C.A.), <i>Vice President & Chief Actuary</i> , Basil Castrovinci Associates, 853 Broadway, New York NY 10003 212/477-4779	e 1966
Ferrari, J Robert , (A.C.A.S.), <i>Vice President & Economist</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1971
Ferris, William L. , (F.S.A.), <i>Second Vice President/Pension</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3011	1978
Ferstenfeld, Larry H. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5415	e 1971
Feshbach, Andrea , (F.S.A.), <i>Actuary</i> , Touche Ross & Company, 780 Northstar Center, Minneapolis MN 55402 612/333-2301	e 1978
Feuer, Harvey W. , (A.S.A.), <i>Asst Vice President & Actuary</i> , Bankers National Life Ins Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	1972
Feuer, Philip J. , (F.S.A., M.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1965
Feury, Theodore P. Jr. , (A.S.A.), <i>Associate Actuary</i> , Security Mutual Life Ins of Ny, Courthouse Square, Binghamton NY 13902 607/723-3551	1979
Feutz, James R. , (F.S.A.), <i>Treasurer</i> , Feutz, Frank C Company, Box 248, Paris IL 61944 217/465-8402	e 1976

Membership

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Enrolled

- Fibiger, John A.**, (F.S.A.), *Executive Vice President*, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 1965
- Fickes, Jerry W.**, *President*, National Fidelity Life Ins Co, 1002 Walnut St, Kansas City MO 64106 816/842-6100 1967
- Fiddler, Tom L.**, (A.S.A.), *Assistant Actuary*, Meidinger & Assoc Inc, e 1976
Nine Office Park Circle, Suite 216, Birmingham AL 35223
205/870-7420
- Fiebrink, Mark E.**, (F.C.A.S.), *Assistant Actuary*, Employers Life Ins of Wausau, 2000 Westwood Drive, Wausau WI 54401 1978
715/842-6257
- Field, Robert W.**, (F.S.A.), *Independent Order of Foresters*, 789 Don Mills Road, Don Mills On, Canada M3C1T9 416/429-3000 1977
- Field, Warren A.**, (F.S.A., F.C.A.), *Vice President Senior Actuary*, e 1968
Meidinger & Assoc Inc, 2400 Pershing Road, Kansas City MO 64108 816/474-0666
- Files, Richard L.**, (F.S.A.), *Consulting Actuary*, Lewis & Ellis e 1969
Incorporated, 10901 Granada Lane, Overland Park KS 66211
913/381-8877
- Filipski, Jerrold M.**, (A.S.A.), *Johnson & Higgins*, 1600 Grant Bldg, 1979
Pittsburgh PA 15219
- Fillingham, Robert S.**, (F.S.A.), *Senior Vice President*, Acacia Mutual Life Ins Co, 51 Louisiana Ave NW, Washington DC 20001 1966
202/628-4506
- Finelli, John J.**, (F.S.A.), *Consulting Actuary*, PO Box 821, 1965
Southampton NY 11968
- Fineman, Marvin D.**, (F.S.A.), *Actuary*, Royal Globe Insurance 1978
Company, 150 William Street, 11th Floor, New York NY 10038
212/732-8400
- Fingas, Wayne E.**, (F.S.A.), *Senior Group Representative*, Great-West 1978
Life Assurance Co, 60 Osborne Street North, Winnipeg, Canada R3C3A5 204/946-1190
- Finger, Robert J.**, (F.C.A.S.), *Consulting Actuary*, Consulting Casualty 1977
Actuary, 1888 Greenfield N 203, Los Angeles CA 90025
213/473-9596
- Fink, Jack.**, (F.S.A.), *Second Vice President/Actuary*, Continental e 1971
American Life Ins, 1100 King Street, Box 750, Wilmington DE 19899 302/421-5829
- Fink, Richard D.**, (F.S.A.), *Actuary*, Provident Mutual Life Ins Co, e 1965
4601 Market St, Philadelphia PA 19139 215/472-5000
- Finkel, Paul A.**, (F.S.A., A.I.A., F.F.A.), *Vice President*, Reliance e 1972
Group, 919 Third Avenue, New York NY 10022 212/750-7640
- Finkenberg, Frank E.**, (F.S.A.), *Benefit Consultant*, G B Buck 1969
Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400
- Finley, John M.**, (F.S.A., F.C.A.), *Actuary*, The Wyatt Co, 1400 Ohio e 1972
Savings Plaza, Cleveland OH 44114 216/696-6250

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Finn, Peter J. , (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1969
Finn, Richard , (F.S.A.), <i>Vice President & Actuary</i> , Security- Connecticut Life Ins, Security Drive, Avon CT 06001 203/677-8621	1979
Finnegan, Lawrence J. , (F.S.A.), <i>President & Chairman of Board</i> , Boston Mutual Life Ins Co, 120 Royall St, Canton MA 02021 617/828-7000	1965
Finnegan, Philip F. , (F.S.A.), <i>Vice President & Asst. Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6888	1965
Finster, John N. , (A.S.A.), <i>Actuarial Consultant</i> , A S Hansen Inc, 2101 L St N W, Washington DC 20037 312/234-3400	1979
Fischbeck, C Lee , (F.S.A.), <i>Second Vice President/Actuary</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1973
Fischer, Carl H. , (F.S.A., F.C.A., F.F.A.A.), <i>Professor of Actuarial Math.</i> , University of Michigan, Graduate School of, Business Administration, Ann Arbor MI 48109 313/764-2341	e 1965
Fischer, Niels H. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Plaza, Boston MA 02117 617/421-4154	1965
Fisher, Hillary J. , (F.S.A.), <i>Consulting Actuary</i> , 4246 Palmero Blvd, Los Angeles CA 90008	1965
Fisher, Kathy R. , (F.S.A.), <i>Assistant Actuary</i> , Connecticut General Life Ins, Hartford CT 06152 203/726-5351	1979
Fisher, Lawrence D. , (A.S.A.), <i>Asst. Vice President & Actuary</i> , Central States Health & Life, 96th & Western, Box 34350, Omaha NE 68134 402/397-1111	1979
Fisher, Mary C. , (F.C.A.), <i>Consulting Actuary</i> , 758 Campbell Center, 8350 No Central Expwy, Dallas TX 75206	e 1965
Fisher, Richard F. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1978
Fisher, Russell S. , (A.C.A.S.), <i>Assistant Secretary</i> , General Reassurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/661-5060	1979
Fisher, Wayne H. , (F.C.A.S.), <i>Vice President & Actuary</i> , Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-6721	1977
Fishman, Alan S. , (*A.S.A., F.I.A.), <i>Senior Partner</i> , Clay & Partners, 70 Brook Street, London, England 001/408-1600	e 1976
Fishman, Deborah Marx , (A.S.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Fishman, Ira F. , <i>Consulting Actuary</i> , 100 Fifth Avenue, New York NY 10011 212/243-4444	e 1976

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Enrolled

Fishman, Morris , (A.S.A.), <i>Vice President & Actuary</i> , Life Investors Insurance Co, 8301 Maryland Avenue, St Louis MO 63105 314/725-7575	1979
Fishman, Steven , <i>President</i> , Pfr Planning Inc, 888 7th Avenue, New York NY 10019 212/541-8800	e 1976
Fitch, Timothy , (F.S.A.), <i>Connecticut General Life Ins</i> , 900 Cottage Grove Road, Hartford CT 06152 203/726-6719	1979
Fitzgerald, Brian A P , (*A.S.A., F.I.A.), <i>Actuary</i> , Ta Associates, Box 439, Toronto Dominion Centre, Toronto On, Canada M5K 1M3 416/361-6917	e 1976
Fitzgerald, Daniel J , (F.S.A.), <i>Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1976
Fitzgerald, Joseph M , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6617	1979
Fitzgibbon, Walter J , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4338	1965
Fitzhugh, Gilbert V I , (F.S.A.), <i>Vice President & Asst. Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6619	1965
Fitzhugh, Gilbert W , (F.S.A., F.C.A.S.), PO Box 1452, Rncho Snta Fe CA 92067	1965
Fitzpatrick, Richard H , (F.S.A.), <i>Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1711	1965
Fitzsimons, Christopher, IV , (A.S.A.), <i>Assistant Group Actuary</i> , Capital Holding Corporation, P O Box 32830, Louisville KY 40232 502/584-8157	1979
Fix, Michael L , (F.S.A.), <i>Associate Actuary</i> , Provident Life Insurance Co, 316 North 5th Street, Bismarck ND 58501 701/223-2120	1979
Fixmer, John P , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1966
Flack, Paul R , (A.C.A.S.), <i>Actuary</i> , INA Reinsurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4690	1979
Flaherty, Daniel J , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	1968
Flaherty, Sandra L , Towers Perrin Forster & Crosby, 3400 N Peachtree Road, Atlanta GA 30326 261-7820	e 1976
Flanagan, Richard J , (A.S.A.), <i>Actuarial Associate</i> , United Benefit Life Ins Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Flatt, Savage R , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 259 Whooping Loop, Altamonte Spg FL 32701 305/830-7660	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Fleischacker, Paul R. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155	1970
Fleischer, Donald R. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia PA 19102 215/563-4500	e 1974
Fleischer, Edward N. , (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co., Gateway One, Newark NJ 07102 201/622-0222	e 1970
Fleming, Gail L. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6244	1977
Flick, Jesse E. , (F.C.A.), <i>Consulting Actuary</i> , 3217 NW 61st Terrace, Oklahoma City OK 73112 405/751-6638	1966
Flickner Jr., Edward A. , (A.S.A.), <i>Life Actuary</i> , Georgia Insurance Department, 236 State Capitol Bldg, Atlanta GA 30334 404/656-2074	1966
Flier, Alvin , (A.S.A.), <i>Vice President & Actuary</i> , Pierce National Life Ins Co, 3807 Wilshire Blvd, Los Angeles CA 90010 213/381-7393	1971
Flinn, Ellis D. , (F.S.A., A.F.A.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St N W, Washington DC 20006 202/857-9337	1966
Flint, John H. , <i>Partner</i> , Meeks & Co, 921 Chatham Ln, Columbus OH 43221 614/451-9750	e 1976
Flittie, John H. , (F.S.A.), <i>Principal</i> , Touche Ross & Company, 780 Northstar Center, Minneapolis MN 55402 612/333-2301	e 1965
Flott, Robert F. , (F.C.A., F.F.A.A.), <i>Actuary</i> , Brown & Flott, 300 S Wacker Dr, Chicago IL 60606 312/922-0480	e 1965
Flournoy, Selwyn L. Jr. , (F.S.A.), <i>Vice President</i> , Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6283	1973
Fluhr, Howard , (F.S.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1971
Flury, Jack M. , (F.S.A.), <i>Vice President & Actuary</i> , Ohio State Life Ins Co, 471 E Broad St, Columbus OH 43216 614/221-5301	1974
Flynn, David P. , (F.C.A.S.), <i>Vice President & Actuary</i> , Crum & Forster Insurance Co, Box 2387, Morristown NJ 07960 201/285-7115	1971
Flynn, Edmond H. , <i>Executive Vice President</i> , National Assoc Inc, 424 N San Mateo Drive, San Mateo CA 94401	e 1977
Flynn, Joseph T. , (A.S.A.), <i>Senior Consultant</i> , Coates Herfurth & England, 320 California St Suite #501, San Francisco CA 94104 415/433-4440	1972
Foelster, Mary J. , 2300 S Gilinger Road, Lafayette Hls PA 19444 215/825-1494	e 1976
Foerster, Ernest R. , (F.S.A.), <i>Associate Actuary</i> , Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861	1979

Membership

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Enrolled

Fogle, John M. , <i>Partner</i> , Fogle Sheridan & Associates, 3145 N Meridian Street, Box 88287, Indianapolis IN 46208 317/926-4566	e 1976
Foley, Robert T. , (A.S.A.), <i>Manager-Data Processing</i> , Towers Perrin Forster & Crosby, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/563-4500	e 1967
Footte, James M. , (A.C.A.S.), <i>Assistant Actuary</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03107	1979
Forbes, E Dean , (A.S.A.), 611 Mendelsohn Drive, Kirkwood MO 63122	1966
Forbes, Leon D. , (F.S.A.), <i>Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Ford, James F. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1977
Ford, Robert P. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5463	1977
Forde, Luther O. , (F.S.A., F.F.A.A.), <i>Senior Vice President/Actuary</i> , Lutheran Brotherhood, 701 Second Avenue, South, Minneapolis MN 55402 612/340-7001	e 1965
Forest, William B. , (A.S.A.), <i>Group Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000	e 1966
Forester, P William , (F.S.A., A.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, One Marine Midland Plaza, Ste 1400, Rochester NY 14604 716/454-1644	e 1966
Forker, David C. , (F.C.A.S.), <i>Commercial Actuary</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5000	1969
Forrest, Robert L. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1971
Forrester, A Ben , (F.S.A.), <i>Vice President Actuarial</i> , Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887	1978
Fors, Daniel G. , <i>Deferred Compensation Admin.</i> , 1645 Cargill Bldg, Minneapolis MN 55402 612/339-8991	e 1976
Forstadt, Jack , (A.S.A.), <i>Partner</i> , Coopers & Lybrand, 222 South Riverside Plaza, Chicago IL 60606 312/648-1133	e 1979
Forsythe, Albert H. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2003	1965
Forte, Edward T. , (F.S.A., F.C.A.S., F.C.A.), <i>Vice President</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1973
Fortier, Brian , (F.S.A.), <i>Cologne Life Reinsurance Co</i> , 900 Bedford St, Stamford CT 06904 203/527-4220	e 1970
Fortuin, Henry J L. , (F.S.A.), 145 Beechwood Rd, Ridgewood NJ 07450	e 1965

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	Enrolled
Fosler, Howard , (F.C.A.), <i>Consultant</i> , The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1966
Fossa, E Frederick , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Commercial Union Assurance Co, One Beacon Street, Boston MA 02108 617/725-6740	1971
Foster, A Michael , (F.S.A.), <i>Second Vice President/Actuary</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1976
Foster, Allan , (F.S.A.), <i>Vice President & Actuary</i> , Gulf Atlantic Life Ins Co, West Coast, Box 3892, San Francisco CA 94119 415/552-6200	1972
Foster, Pamela K , <i>V P -Plan Administration</i> , Data Plans Inc, 3733 University Blvd W, #310, Jacksonville FL 32217 904/731-4455	e 1976
Foster, Robert B , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2909	1965
Foster, Solveig A , <i>Actuarial Consultant</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4887	e 1977
Foster, Ward V Jr , <i>Actuary</i> , Kruse O'Connor & Ling Inc, 1212 NW 12th Avenue, Gainesville FL 32601 904/375-3800	e 1979
Foster, Wayne R , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	e 1976
Fowler, Bradley C , (F.S.A.), <i>Managing Vice President</i> , M & R Services Incorporated, 1326 Fifth Avenue, Suite 530, Seattle WA 98101 206/624-7970	1978
Fowler, Thomas W , (F.C.A.S.), <i>Vice President & Actuary</i> , North American Reinsurance Co, 245 Park Avenue, New York NY 10017 212/949-6304	e 1965
Fox, Kingsley G , (F.S.A.), RR #2, Port Carling, Ontario, Canada P0B1J0	1967
Fox, Martin S , (F.S.A.), <i>Consultant</i> , M S Fox & Associates Inc., 6272 Del Valle Drive, Los Angeles CA 90048 213/550-8752	e 1966
Fox, Michael , (F.S.A.), <i>Associate Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	1979
Frackenhohl, Herbert M , <i>Director-Group Pension Service</i> , Prudential Insurance Company, Hanover Road, Florham Park NJ 07101 201/966-3085	e 1976
France, Mark S , (F.S.A.), <i>Consulting Actuary</i> , Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	1979
Francis, Donald R , (F.S.A.), <i>Executive President</i> , North West Life Assurance Co, 595 Howe Street, Vancouver, Canada V6C2T5 604/689-1211	e 1970
Frank, Martin J , (A.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Pittsburgh PA 15219 412/261-1060	e 1967

Membership

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Enrolled

Frank, Michael W. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Consulting Actuaries Inc, 666 Fifth Ave, New York NY 10019 212/586-7624	e 1974
Franke, Marvin Gene , (A.S.A.), <i>Associate Actuary</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3662	1979
Frankel, Stephen H. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1971
Franklin, Annemarie , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7947	1975
Franklin, N Mathew , (A.C.A.S.), <i>Associate Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1966
Frankovich, Ernie , (F.S.A.), <i>Consulting Actuary</i> , 900 West 128th Street, Burnsville MN 55337 612/890-7340	1973
Franks, George V. , (F.S.A.), <i>Vice President & Asst. Actuary</i> , Prudential Insurance Company, Box 300, Iselin NJ 07101 201/321-2223	1967
Franz, Lorraine M. , <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Frasier, Walter E. , <i>Executive Vice President</i> , Actuarial Computer Tech Inc, 6410 Rockledge Drive, Bethesda MD 20034 301/530-4400	e 1976
Fratello, Barney F. , <i>Actuary</i> , Tudor Kent, 1 Pleasant Ave, Plainview NY 11803	1966
Frechtling, Stephen C. , (F.S.A.), <i>Assistant Actuary</i> , Western Southern Life Ins Co, 400 Broadway, Cincinnati OH 45202 513/421-1800	1979
Freda, Philip J. , (F.S.A.), 135 Randolph Pl, West Orange NJ 07052	1965
Freden, K E. , (F.S.A.), <i>Vice President & Actuary</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991	e 1977
Fredrickson, Jon H. , (F.S.A., A.C.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3763	e 1968
Freedman, Mark J. , (A.S.A.), <i>Actuarial Assistant</i> , Philadelphia Life Ins Co, 111 N Broad St, Philadelphia PA 19107 215/569-9300	1979
Freeman, Richard W. , <i>Assistant Vice President</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0397	e 1967
Freiberg, Albert M. , <i>Pension Actuary</i> , Pension & Estate Planners Inc, 2500 Office Center, Willow Grove PA 19090 215/657-2300	e 1976
Freifeld, Stanley , (A.S.A.), <i>Associate Actuary</i> , William M Mercer Inc, 1221 Ave of the Americas, New York NY 10020 212/997-8084	1979
Freilich, Stanley R. , (F.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 2700 Centre Square W, 1500 Market St, Philadelphia PA 19102 215/563-4500	e 1969
French, James T. , (A.C.A.S.), <i>Sr VP & Director of Finance</i> , ITT Life Insurance Corporation, Shelard Tower # 1600, 600 S County Rd 18, Minneapolis MN 55426 612/545-2100	1968

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Fresch, Glenn W. , <i>Vice President & Actuary</i> , General Accident Group of Pa, Insurance Companies, 414 Walnut Street, Philadelphia PA 19105 215/625-1042	1978
Frese, Richard S. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1978
Frey, Gerold. , (F.S.A.), <i>Second Vice President/Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7000	1965
Fridley, Richard M. , (F.S.A., A.C.A.), <i>Senior Vice President</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	1965
Friedlander, David P. , <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, 150 South Wacker Drive, Chicago IL 60606	e 1978
Friedman, Bernard H. , (A.S.A.), <i>Senior Actuarial Analyst</i> , Towers Perrin Forster & Crosby, 1100 Superior Avenue, Suite 800, Cleveland OH 44114 216/696-8400	1979
Friedman, Jacob. , (A.S.A.), Box 35308, Houston TX 77035	1968
Friedman, Lloyd K. , (F.S.A., F.C.A.), <i>President</i> , Consulting Actuaries Inc, 1770 St James Pl #219, Houston TX 77056 713/622-6441	e 1965
Friedrich, Carl A. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5708	1979
Friedrichsen, Detlef F. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5923	1974
Friedstat, Charles D. , (F.S.A.), <i>Actuary</i> , CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7154	1973
Friend, Edward H. , (F.S.A., F.C.A.), <i>President</i> , Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080	e 1965
Fries, Edward S. , <i>Consulting Actuary</i> , 1569 Broadview Terrace, Columbus OH 43212 614/488-0977	1967
Friesen, Lynn. , (A.S.A.), <i>Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122	1979
Frighthouse, Ronald D. , (A.F.A.A.), <i>Actuarial Assistant</i> , Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61202 309/786-6481	1976
Fritch, Herbert A. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1979
Fritz, Daniel H. , (A.S.A.), <i>Associate Actuary</i> , Michigan Life Insurance Co, Box 463, Southfield MI 48037 313/355-5500	1979
Fritz, Donald E. , (F.S.A.), <i>Associate Actuary</i> , Inter Ocean Ins Co, 11295 Princeton Pike, Cincinnati OH 45246 513/771-2000	1979
Fritz, John F. , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 660 Newport Center Drive, Newport Beach CA 92660 714/640-4900	1976

Membership

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	Enrolled
Fritze, Donald R. , (A.S.A.), <i>Actuarial Assistant</i> , Lincoln Liberty Life Ins Co, 113 North 111th Street, Lincoln NE 68508 402/474-1111	1979
Frohne, James A. , (A.S.A., M.C.A.), <i>Senior Consultant</i> , A S Hansen Inc, 2330 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	e 1976
Frost, Eugene H. , (A.S.A.), SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5394	e 1976
Frucella, John J. , (F.S.A.), <i>President</i> , Hill Country Life Insurance Co, Box 10047, Austin TX 78766 512/345-3200	1967
Fry, John S. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6739	e 1965
Fuerst, Donald E. , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 515 Olive St, St Louis MO 63101 314/444-1385	e 1978
Fuerste, Karl W. , 1981 Laraway Lake Dr, Grand Rapids MI 49506	1966
Fugger, Norma , <i>Actuarial Supervisor</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1976
Fuhlrott, Norman T. , (F.S.A.), 6230 Via Regla, San Diego CA 92122	1965
Fuhrer, Charles S. , (F.S.A.), <i>Actuary</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1979
Fuhrmann, Curt L. , (F.S.A.), <i>Vice President & Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011	1977
Fulks, Debra L. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Companies, CNA Plaza, 38 South, Chicago IL 60685 312/822-4880	1979
Fuller, Russell M. , (A.S.A.), <i>Vice President & Actuary</i> , Hutchison & Associates Inc, 612 Wade Ave, Raleigh NC 27605 919/834-7318	e 1976
Fung, Lionel Nai-Yin , <i>Actuarial Assistant</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1977
Funk, Glenn W. , (F.S.A.), <i>Corporate Actuary</i> , American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3708	1977
Funk, Robert A. , (A.S.A.), <i>Asst Dir of Actuarial Services</i> , A S Hansen Inc, 1080 Greenbay Road, Lake Bluff IL 60044 312/234-3400	e 1979
Furlin, Richard , (F.C.A.), <i>Actuary</i> , Richard Furlin Associates, 247 Forest Avenue, Glen Ridge NJ 07028 201/783-9793	e 1966
Furlong, Henry T. , (F.S.A.), <i>Vice President & Actuary</i> , Uslife Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Furnish, Jeff. , (A.S.A.), Johnson & Higgins, Ben Franklin Plaza, 1 SW Columbia, Portland OR 97258 503/227-6537	1979
Fusco, Michael , (F.C.A.S.), <i>Vice President & Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5020	1976

G

- Gabel, John D.**, *President*, Retirement Plans Incorporated, 239 Hanna Bldg, Cleveland OH 44115 216/781-7634 e 1976
- Gabler, E Richard**, *Director of Customer Service*, Connecticut General Life Ins, 900 Cottage Grove Rd, Bloomfield CT 06002 e 1976
203/726-4285
- Gabriel, A Gerald**, (F.C.A., F.F.A.A.), Gabriel Roeder Smith & Co, e 1965
2090 First National Bldg, Detroit MI 48226 313/961-3346
- Gadient, Frank J.**, (F.F.A.A.), 10901 Willowbrook Drive, Sun City AZ 1965
85373
- Gagnon, Jeffrey W.**, *Senior Actuarial Consultant*, John Hancock e 1976
Mutual Life Ins, John Hancock Plaza, Boston MA 02117
617/421-4477
- Gaines, Nathaniel**, (F.S.A., A.C.A.S., F.C.A.), *Vice Pres & Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, e 1965
New York NY 10001 212/695-2800
- Gaioni, Roger B.**, (F.S.A.), *Vice President & Actuary*, Equitable Life e 1965
Assur Society, 1285 Ave of the Americas, New York NY 10019
212/554-3288
- Galasso, James**, (F.S.A.), Milliman & Robertson Inc, 9088 Golfside 1979
Drive, Jacksonville FL 32216 904/731-8650
- Galiley, Bernard J.**, *Regional Actuary*, Insurance Services Office, 550 1979
California Street, San Francisco CA 94104
- Galko, Joseph R.**, (F.S.A.), *Vice President, Health Products*, Aetna Life e 1965
& Casualty, 151 Farmington Avenue, Hartford CT 06156
203/273-0123
- Gall, John**, (A.S.A., F.F.A.A.), 1618 S Sanders, Appleton WI 54911 1965
- Gallagher, Michael E.**, (A.S.A.), *Actuarial Consultant*, Union Mutual e 1976
Life Ins Co, 2211 Congress Street, Portland ME 04122
207/780-2211
- Gallagher, Robert R.**, (F.S.A.), *President*, North American 1967
Reassurance Co, 245 Park Avenue, New York NY 10017
212/949-6090
- Gallagher, Thomas L.**, (F.C.A.S.), *Vice President & Sr Actuary*, Booke 1978
& Company, 6535 E 82nd St Ste 210, Indianapolis IN 46250
317/842-1681
- Galloway, C T P.**, (F.S.A.), *President*, National Life Assurance Co, 522 1968
University Avenue, Toronto Ont, Canada M5G1Y7
416/598-2122
- Galloway, Harvey S.**, (F.S.A.), *Vice President*, Nationwide 1966
Corporation, One Nationwide Plaza, Columbus OH 43216
614/227-7662
- Galt, Helen**, (F.S.A.), *Actuarial Director*, Prudential Insurance 1979
Company, Prudential Plaza, Newark NJ 07101 201/533-6382

Membership

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	Enrolled
Gamble, Bryant O. (A.S.A.), <i>Asst. Vice President & Actuary</i> , Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1977
Gamble, Steven R. (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 940 One Main Place, Dallas TX 75250 214/745-1600	e 1979
Gamerding, Charles W. (F.S.A.), 23 Westwood Road, West Hartford CT 06117	1965
Games, C Dale (F.S.A.), <i>Vice President & Actuary</i> , North American Insurance Co, Box 1319, Richmond VA 23210 804/643-7111	1978
Gammill, Glen M. (F.S.A.), <i>Practice Director.</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	1970
Gandrud, Robert P. (F.S.A.), <i>Vice President</i> , Lutheran Brotherhood, 701 Second Avenue South, Minneapolis MN 55402 612/340-7154	1975
Gannon, Donald F. , <i>Actuarial Supervisor</i> , 606 East 4th Avenue, Milbank SD 57252 312/234-9050	e 1976
Gannon, Joseph T. (F.S.A.), Rt 1 Box 750 B, Punta Gorda FL 33950	1965
Gant, Robert L. (F.S.A.), <i>Actuary</i> , Johnson & Higgins, Financial Center, Seattle WA 98161 206/292-1900	e 1974
Garabedian, Thomas J. (F.S.A.), <i>Consultant</i> , Hewitt Associates, 666 Glenbrook Road, Stamford CT 06906 203/357-9000	1979
Garand, Christopher P. (F.C.A.S.), <i>Vice President & Actuary</i> , American Reinsurance Company, One Liberty Plaza, 91 Liberty Street, New York NY 10006 212/766-6952	1977
Garber, Harry D. (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1965
Gardiner, James B. (F.S.A., F.C.A.), <i>Supervising Actuary</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-5593	e 1965
Gardner, Bruce. (A.S.A.), <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Ave NW, Washington DC 20224 202/566-4228	1979
Gardner, Herbert S. (F.S.A.), <i>Consulting Actuary</i> , Box 92, Hancock NH 03449	e 1965
Gardner, John R. (F.S.A.), <i>Vice President Group for Cn</i> , Sun Life Assurance of Canada, Box 6075, Montreal, Canada H3C3G5 514/866-6411	1973
Garfield, Owen J. (F.S.A.), <i>Vice President & Group Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3598	1976
Garfield, Ralph. (*A.S.A., F.I.A.), <i>Chairman Actuarial Science Div.</i> , College of Insurance, 123 William St, New York NY 10038 212/962-4111	e 1966
Garfin, Louis. (F.S.A.), <i>Vice President & Chief Actuary</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3066	e 1965

	Enrolled
Garland, Frederick J, Jr. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Integon Life Ins Corp, Box 3199, Winston-Salem NC 27102 919/725-7261	e 1978
Garner, Richard W. , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-7683	1977
Garnett, Wayne W. , (A.S.A.), 8422 Washington Blvd, Indianapolis IN 46240	1966
Garrett Jr., Harper L. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1185 Ave. of the Americas, New York NY 10036 212/575-8000	e 1965
Garrison, Theodore W. , (F.S.A.), <i>Vice President & Actuary</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1965
Gately, John J. Jr. , (F.S.A.), <i>Assistant Actuary</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2528	1977
Gath, Philip C. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6748	1979
Gathers, Jeffrey L. , (F.S.A.), <i>Assistant Vice President</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1976
Gaudry, Garry L. , (F.S.A.), <i>Superintendent U. S. Agencies</i> , Confederation Life Ins Co, 321 Bloor Street, East, Toronto Ont, Canada M4W1H1 416/967-8111	1976
Gauer, Donald L. , (F.S.A.), <i>Vice President & Actuary</i> , Sun Life Assurance of Canada, Box 4150, Station A, Toronto, Canada M5W2C9 416/364-1541	1973
Gauld, Edwin S. , (F.S.A.), <i>Vice President & Actuary</i> , A M D'Alessandro & Co Inc, High Mountain Plaza, North Haledon NJ 07508 201/423-4050	e 1970
Gaule, J Timothy. , (A.S.A.), <i>Senior Actuarial Associate</i> , United Benefit Life Ins Co, 33rd & Dodge St, Omaha NE 68131 402/342-7600	1979
Gavrity, John D. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Uslife Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	1970
Gayda, Joseph J. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 611 E Wisconsin Ave, Milwaukee WI 53202 414/273-5990	e 1977
Gdowik, Steven P. , <i>Assistant Actuary</i> , Miller Mason & Dickenson Inc, 2227 Bryn Mawr Ave, Philadelphia PA 19131 215/879-6300	e 1976
Gebauer, Gerhard J. , <i>Actuarial Assistant</i> , William M Mercer Inc, 1211 Ave of Americas, New York NY 10036 212/997-7171	e 1977
Gehrig, Jule L. , (F.S.A.), <i>Vice President Assoc. Actuary</i> , National Guardian Life Ins, Box 1191, Madison WI 53701 608/257-5611	e 1966
Geiger, Ann B. , <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1977

Membership

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	Enrolled
Geisler, Richard J. , (F.S.A.), <i>Associate Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3531	e 1973
Gelles, Manuel , (F.S.A.), 241 Central Park W, New York NY 10024	1965
Genest, Pierre , (F.S.A.), <i>Executive Vice President</i> , Blondeau & Company, 612 St Jacques Street W, Montreal, Canada H3C3Y8 514/288-8711	e 1977
Gensler, David I , Madison Pension Services Inc., 709 Westchester Avenue, White Plains NY 10604 212/355-4490	e 1977
George, Christopher , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 3 Embarcadero Center, San Francisco CA 94119 415/393-5300	1979
George, Fran , (F.S.A.), <i>Vice President & Chief Actuary</i> , Texas Life Insurance Company, Box 830, Waco TX 76703 817/752-6521	e 1971
Gerchman, Thomas F , (A.S.A.), <i>Assistant Actuary</i> , Security- Connecticut Life Ins, Security Drive, Avon CT 06001 203/677-8621	1979
Gereb, Daniel L , (A.S.A., F.C.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1966
Gerlach, Scott B. , (A.C.A.S.), <i>Associate Actuary</i> , National Grange Mutual Ins Co, 55 West Street, Keene NH 03431	1979
Germain, James B , (F.S.A., F.C.A.), <i>Executive Vice President</i> , Kass Germain & Company, 3570 Warrensville Center, Shaker Hts OH 44122 216/921-2900	e 1966
Germann, John R , (F.S.A.), <i>Vice President Corporate Syst</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1161	e 1971
Germond, Arthur , (A.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1966
Gerrity, Joseph F , (F.C.A.), <i>Consulting Actuary</i> , A S Hansen Inc, First United Building, Suite 1606, Fort Worth TX 76102 817/336-4661	e 1966
Gersie, Michael H , (F.S.A., F.C.A.S.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6168	e 1975
Gerundo, Louis P Jr. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2370	1975
Gesler, William L , (F.S.A.), <i>Vice President & Actuary</i> , Acceleration Life Insurance, 155 East Broad Street, Columbus OH 43215 614/224-1900	1978
Gesner, Norman B , (F.C.A.), <i>Consulting Actuary</i> , 4135 Golden Eagle Dr, Box 34173, Indianapolis IN 46234 317/297-4435	1970
Getman, Richard A , (A.S.A., A.C.A.S.), 5757 Gulf of Mexico Dr, Apt. #311, Longboat Key FL 33577	1966

Enrolled

Geuder, Douglas M. , (F.S.A.), <i>Director of Underwriting</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6000	1977
Gewirtz, Paul A. , (F.S.A., F.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400	e 1971
Giambo, Robert A. , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1979
Giancola, William T. , (F.S.A.), <i>Vice President & Actuary</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-3567	e 1971
Gianino, John J. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2264	1965
Gibbs, Donald A. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2292	1978
Gibbs, Richard L. , (F.S.A.), <i>Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1974
Gibney, Lawrence J. , (A.S.A.), <i>State Retirement Actuary</i> , State of Florida, Div of Retirement, 530 Carlton Building, Tallahassee FL 32304 904/488-2879	e 1966
Gibson, Charles T. , (A.S.A.), <i>Vice President & Actuary</i> , Pacific Standard Life Ins Co, PO Box 1796, Sacramento CA 95808 916/756-3030	1971
Gibson, Earl , 1432 Longmeadow Dr, Glenview IL 60025	e 1970
Gibson, John A III , (F.C.A.S.), <i>Vice President & Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8237	1968
Gibson, John D. , <i>Actuarial Consultant</i> , William M Mercer Inc, 5130 Macarthur Blvd NW, Washington DC 20016 703/686-5867	e 1979
Gibson, Keith P. , (A.S.A.), <i>Chief Actuary</i> , Amer Telephone & Telegraph Co, P O Box 2016 Rm 4A1116, New Brunswick NJ 08903 201/699-7595	e 1969
Gibson, Thomas R. , (F.S.A.), <i>Actuarial Vice President</i> , Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5770	e 1973
Gibson, William D. , <i>President</i> , William D Gibson Consultants, 7211 S W 62nd Ave., South Miami FL 33143 305/661-4224	e 1976
Giegerich Jr, William E. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1972
Gies, John F. , (F.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 549-4111	1978
Giesinger, Ronald P. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 800 W Dorchester Blvd, Montreal, Canada H3B1X9 514/866-7652	e 1968
Gifford, Dale L. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

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	Enrolled
Gilbert, Daton, (F.S.A.), 10 Thomson Rd, West Hartford CT 06107	1965
Gilbert, Harold, (A.S.A., A.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1966
Gilbert, J. Nathan, (F.S.A.), 210 Riverside Drive, Apt 9G, New York NY 10025	e 1977
Gilchrist, John T, (F.S.A.), <i>Life Actuary</i> , California Dept of Ins, 600 S Commonwealth, Los Angeles CA 90005 213/736-2538	1966
Gile, Bradford S, (A.S.A.), <i>Actuary</i> , Office-Commissioner of Ins, 123 W Washington Avenue, Madison WI 53702 608/266-3060	1979
Giles, L Timothy, (F.S.A.), <i>Chief Actuary</i> , Knights of Columbus, One Columbus Plaza, New Haven CT 06507 203/772-2130	e 1970
Gill, Ardian, (F.S.A.), <i>Vice President & Principal</i> , Tillinghast Nelson & Warren, 405 Lexington Avenue, Chrysler Bldg., 40th Floor, New York NY 10017 212/490-3460	e 1965
Gill, James F, (A.C.A.S., A.C.A.), <i>Actuary</i> , Westfield Insurance Company, 1 Park Circle, Westfield Center OH 44251 216/887-0137	1966
Gillam, William S, (F.C.A.S.), <i>Actuary</i> , 131 Norris Avenue, Metuchen NJ 08840	1965
Gilles, William J, (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-8880	1979
Gillespie, Hugh, (F.C.A.), <i>Senior Vice President/Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Gillespie, James E, (F.C.A.S.), <i>Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000	1965
Gilligan, James T, <i>Consultant</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1970
Gillis, Wayne A, (A.S.A.), <i>Senior Vice President</i> , Midland National Life Ins Co, One Midland Plaza, Sioux Falls SD 57101 605/335-5700	1966
Gilman, Barry M, (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 100 Federal St 21/FI, Boston MA 02110 617/423-4200	e 1979
Gilman, Paul H, (F.S.A.), <i>Vice President & Actuary</i> , Western Travelers Life Ins, 555 Northgate Dr, San Rafael CA 94903 415/479-5000	1966
Gilsdorf, Lawrence J, <i>President</i> , Trust Consultants Inc, 2121 S El Camino Real, San Mateo CA 94403 415/574-8272	e 1976
Gingery, Stanley W, (F.S.A., A.C.A.S.), 2141 Treeheaven Circle, SE, Fort Meyers FL 33907	1965
Gingrich, Clyde E, (F.S.A.), <i>Consulting Actuary</i> , Siegel, Conrad M Inc, 500 Nationwide Dr #100, Harrisburg PA 17110 717/652-5633	e 1977
Ginsberg, Stephen R, <i>Associate Actuary-Systems</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Ginsburgh, Harold J. , (F.C.A.S.), PO Box 2264, Laguna Hills CA 92653	1965
Giovannello, Paul , (A.S.A.), <i>Manager</i> , Union Labor Life Ins Co, 850 Third Ave, New York NY 10022 212/752-5200	1979
Gittings, Kenneth L. , (F.S.A.), <i>Executive Vice President</i> , Resources Life Insurance Co, I R Brokerage Corp., 292 Madison Avenue, New York NY 10017	1966
Givens Jr, Harrison , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	e 1965
Gladstone, David M. , (F.S.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 400-108th Avenue, Suite 414, Bellevue WA 98004 206/455-9272	e 1973
Glanz, Milton P. , (A.S.A.), <i>Actuary</i> , Social Security Administration, Baltimore MD 21235 301/594-2615	e 1969
Glasgow, James E. , (A.S.A., F.C.A.), <i>Senior Consultant</i> , Meidinger & Assoc Inc, 5744 LBJ Freeway, Suite 201, Dallas TX 75240 214/233-9928	e 1966
Glasgow, William G. , <i>Senior Consultant</i> , Meidinger & Assoc Inc, 3333 N Mayfair Road, Room 307, Wauwatosa WI 53202 414/276-9080	e 1976
Glass, John T. , (F.S.A.), <i>Vice President & Controller</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1966
Glathar, James A. , (F.S.A.), <i>Vice President & Actuary</i> , Guarantee Mutual Life Ins Co, 8721 Indian Hills Dr, Omaha NE 68114 402/391-2121	1972
Glazeski, John F. , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Sts, Omaha NE 68131 402/342-7600	1979
Glazier, Richard L. , (F.S.A.), 610 Mayfair Ave, Richmond VA 23226	1965
Gleason, Mary Lou , <i>Assistant Actuary</i> , Martin E Segal Co, 230 N Michigan Ave, Chicago IL 60601 312/782-1416	e 1976
Gleeson, Owen M. , (F.C.A.S.), <i>Assistant Actuary</i> , U S Fidelity & Guaranty Co, 100 Light St, Baltimore MD 21202	1978
Glenn, John , (F.S.A.), <i>Consulting Actuary</i> , 1021 Springdale Rd N E, Atlanta GA 30306 404/378-3613	e 1972
Glickman, Morris A. , (A.S.A.), <i>Actuary</i> , Hallman & Lorber Assoc Inc, 119 North Park Avenue, Rockville Ctr NY 11570 516/536-3133	e 1971
Gloggner, Frank J. , (F.S.A.), <i>Vice President & Actuary</i> , Commercial Bankers Life Ins Co, 1401 Dove St Ste 550, Newport Beach CA 92660 714/833-2013	1977
Glynn, John , (F.S.A.), <i>Associate Actuary</i> , Equitable Ins of Virginia, 1700 Old Meadow Road, McLean VA 22101 703/821-3900	1978

Membership

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	Enrolled
Gobes, James A. , (F.S.A.), <i>Vice President & Secretary</i> , Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1965
Goddard, Alan C. , (F.S.A., F.C.A.), <i>Chief Actuary & Consultant</i> , Pension Consultants Inc, 1260 New Britain Avenue, W Hartford CT 06110 203/521-3100	e 1965
Goddard, Daniel C. , (F.C.A.S.), <i>Associate Actuary</i> , Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/863-3535	1978
Goddard, David G. , (A.S.A.), 452 Boynton Ave, Berkeley CA 94707 415/524-5316	e 1966
Goddard, Russell P. , (F.C.A.S.), 52 Stub Toe Lane, Portsmouth RI 02871	1970
Godshalk, Kenneth C. , (F.C.A.), <i>Consulting Actuary</i> , 4900 Veterans Blvd, Metairie LA 70002	1969
Goebel, Ralph H. , (F.S.A.), <i>Vice President & Actuary</i> , Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5363	e 1965
Goeller, Robert J. , <i>Director of Pensions/Adm.</i> , Penn Mutual Life Ins Co, 750 Fourth Financial Ctr, Wichita KS 67202 316/263-6101	e 1976
Goetsch, Clifford , (A.S.A.), <i>Senior Vice President</i> , Uslife Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	1971
Goggin, Robert , (F.S.A.), <i>Actuary</i> , Meidinger & Assoc Inc, 2020 Carew Tower, Cincinnati OH 45202 513/621-5757	e 1976
Gold, Barbara R. , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8186	1975
Gold, Jeremy , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/575-8000	e 1978
Gold, Melvin L. , (F.S.A., A.F.A.A.), <i>President</i> , M L Gold & Co, 39 S Fullerton Ave, Montclair NJ 07042 201/744-1411	e 1965
Goldberg, Alan , (F.S.A.), <i>Second Vice President/Actuary</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1966
Goldberg, David , Box 340, Jamesville NY 13078	1966
Goldberg, Edwin L. , <i>Consulting Actuary</i> , Downing & Desautels, 10 Post Office Sq, Boston MA 01945 617/542-0553	1966
Goldberg, Joseph , (F.C.A.), <i>Vice President & Actuary</i> , Thompson Pension Planning Inc, 430 Park Avenue, New York NY 10022	e 1966
Goldberg, Michael C. , (A.S.A., A.C.A.), <i>President</i> , Financial Data Planning Corp, 2675 South Bayshore Drive, Miami FL 33133 305/858-8200	e 1968
Goldberg, Milton J. , (F.S.A.), <i>Consulting Actuary</i> , 830 Westminster Ave, Hillside NJ 07205 201/354-7734	1965
Goldberg, Steven F. , (A.C.A.S.), <i>Actuary</i> , United Services Auto Assoc, Usaa Building, 9800 Fredericksburg Rd, San Antonio TX 78288	1979

"e" denotes Enrolled Actuary. 1965 denotes Charter Member

	Enrolled
Golden, Jerome , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3952	1971
Goldfinger, Solomon , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1979
Goldman, Ellen R , <i>Actuarial Analyst</i> , Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-2000	e 1978
Goldman, Ferne R , <i>Principal</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1969
Goldman, Gene A , (F.S.A.), <i>Associate Actuary-Group Div.</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2435	e 1977
Goldman, Martin E , (F.S.A.), 103 Calvi Court, Bellaire TX 77401	1978
Goldring, Harlan , (A.S.A., F.C.A.S., M.C.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 5750 West 95th Street, Overland Pk KS 66207 913/381-6677	1979
Goldsmith, David L , <i>President</i> , Profit Planners Inc, 609 W Dickens, Chicago IL 60614 312/266-0076	e 1977
Goldstein, Alice B , (A.S.A.), <i>Research Associate</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6000	1966
Goldthorpe, R A , (F.S.A.), <i>General Manager/Group Actuary</i> , Eaton/Bay Financial Services, 1235 Bay Street, Toronto On, Canada M5R3L4 416/928-0611	e 1975
Goloub, Valentine , <i>Actuarial Supervisor</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 997-2000	e 1976
Golz, James F , (F.C.A.S.), <i>Associate Actuary</i> , Wausau Insurance Company, 2000 Westwood Drive, Wausau WI 54401 715/842-6258	1976
Gonzalez, Georgina S , <i>President & Actuary</i> , Pension/Profit Sharing, 2001 Kirby Suite 814, Houston TX 77019	e 1979
Goode, Robert B , (F.S.A., A.C.A., F.F.A.A.), <i>Executive Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-2930	1965
Goodell, David A , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 2035 North Central #208, Phoenix AZ 85004 620/258-7285	e 1970
Goodell, Keith J , (F.S.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1977
Goodfarb, Lenard E , (F.S.A., F.F.A.A.), <i>Consulting Actuary</i> , Eastern Pension Associates Inc, 2 Penn Center Plaza, Philadelphia PA 19102 215/563-7014	e 1965
Gooding, David E , (F.S.A.), <i>Vice President & Actuary</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1907	e 1970
Goodman, Ann Selby , Connecticut Mutual Life Ins Co, 400 Starks Bldg, Louisville KY 40202 502/585-2082	e 1976

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Enrolled

Goodrich, Clarence R. , (F.S.A.), 3838 Castleman Avenue, St Louis MO 63110	1965
Gootzeit, Abraham S. , (A.S.A.), <i>Assistant Actuary</i> , American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111	1979
Gordon, Frank N. , <i>Senior Vice President</i> , First Pyramid Life Ins Co, Pyramid Life Building, Little Rock AR 72203 501/375-9811	e 1967
Gordon, James H. , (F.S.A.), Western Security Life Ins, 1415 N. 1st Street, Phoenix AZ 85004 602/258-1112	e 1969
Gordon, Maurice D. , <i>Assistant Vice President</i> , William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8063	e 1976
Gordon, Neil B. , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1966
Gordon, Norman V. , (F.S.A.), <i>Assistant Vice President</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 18974 215/241-3770	1970
Gordon, Ross C. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , Gordon & Associates, 44 Montgomery Street, 5th Floor, San Francisco CA 94104 415/421-7575	e 1975
Gorski, Larry M. , (A.S.A.), <i>Life Actuary</i> , Illinois Dept of Insurance, 320 West Washington, Springfield IL 62767 217/785-8505	1979
Gossrow, Robert W. , (A.C.A.S.), <i>Casualty Actuary</i> , Illinois Dept of Insurance, 320 W Washington, Springfield IL 62767	1971
Gottlieb, Benjamin I. , (F.S.A.), <i>Assistant Director</i> , Us General Accounting Office, 441 G St NW, Washington DC 20548 202/275-5762	e 1969
Gottlieb, Leon R. , (F.C.A.S.), <i>Secretary & Associate Actuary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1978
Gottstein, Adolph J. , <i>Asst. Dir of Employee Benefits</i> , American Home Products Corp, 685 Third Avenue, New York NY 10017 212/986-1000	e 1976
Gould, Donald E. , (A.C.A.S.), <i>Secretary</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/649-6306	1966
Gould, John B. , (F.S.A.), <i>Associate Group Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030	e 1971
Gould, John C. , (F.S.A.), <i>Research Fellow</i> , PolySystems Incorporated, 55 East Jackson Boulevard, Chicago IL 60604 312/663-5670	1966
Gould, Stephen J. , (A.S.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc, 1050 Waltham St, Lexington MA 02173 617/862-6300	1979
Gould, William. , (F.S.A.), 117 Beaumont St, Brooklyn NY 11235	1965
Goulette, Judith A. , (A.S.A.), <i>Partner</i> , Hewitt Associates, 445 South Figueroa Street, Los Angeles CA 90071 213/620-0213	e 1977
Gove, David W. , <i>Consultant</i> , William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8852	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Gove, Robert E. , (A.S.A.), <i>Actuarial Assistant</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3663	1979
Gowdy, Robert C. , (F.C.A.S.), <i>Vice President</i> , Industrial Indemnity Company, 255 California Street, San Francisco CA 94111 415/986-3535	1972
Grace, Dave J. , (F.S.A.), <i>Actuary</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59-B, Toronto, Canada M5X1G3 416/868-2860	1976
Grace, Walter L. , (F.S.A.) [President Elect], <i>President - Elect</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1965
Grady, David J. , (F.C.A.S.), <i>Asst. Vice President & Actuary</i> , North American Reinsurance Co, 245 Park Avenue, New York NY 10017 212/949-6195	1972
Grady, John H. , (F.S.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1974
Graf, Dennis J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	e 1975
Graf, Thomas J. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5968	1978
Graham, Charles M. , (F.C.A.S.), <i>Consulting Actuary</i> , 13760 104th Terrace North Largo, FL 33540	1965
Graham, Gary G. , (A.S.A.), <i>Vice President & Actuary</i> , Federal Home Life Insurance Co, 78 West Michigan Avenue, Battle Creek MI 49015 616/965-7351	1969
Graham, John. , (*A.S.A.), Palmer Trahair Owen & Whittle, Box 3279 G P O, Sydney, Australia	1979
Graham, Martha B. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23230 804/281-6516	1969
Graham, Timothy L. , (F.C.A.S.), <i>Staff Actuary</i> , St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55102	1978
Grainger, Vincent. , (A.S.A.), <i>Assistant Secretary</i> , Prudential Insurance Company, 5757 Wilshire Blvd, Los Angeles CA 90036 213/933-8211	1966
Grambor, Henry S. , 19625 Palo Verde Drive, Sun City AZ 85373 602/933-9222	1967
Grannan, Patrick J. , (F.C.A.S.), <i>Actuary</i> , Milliman & Robertson Inc, 150 Stratford Avenue, Wayne PA 19087	1979
Granoff, Gary. , (A.C.A.S.), <i>Director</i> , Mass State Rating Bureau, 100 Cambridge Street, Boston MA 02202 617/727-6333	1979
Grant, Dale B. , (A.S.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Grant, Frances. , <i>Actuarial Assistant</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Enrolled

Grant, Gary , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701	1979
Grant, Peter G , (F.S.A., A.I.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 110 Jermyn St, London, England	e 1974
Grantier, John W , (F.S.A.), <i>Vice President-Senior Actuary</i> , Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991	1970
Gratwohl, Robert W , <i>Manager</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-0874	e 1978
Graves, Clyde H , (F.C.A.S.), 20 London Rd, Windsor CT 06095 203/688-3096	1965
Graves, Janet , (F.C.A.S.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1976
Graves, William T , (F.S.A.), <i>Vice President & Chief Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2751	e 1965
Gravitz, David H , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Gray, James G , (F.S.A.), <i>Actuary</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1965
Gray, M.Ian , (A.S.A.), <i>Associate Actuary</i> , Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400	1979
Gray, Myles M , (F.S.A., A.C.A.), <i>Vice President</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1775	e 1965
Grazio, Peter W , <i>Asst. Pension Funding Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1976
Greeley, Charles , (F.S.A.), <i>Vice President & Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2903	1965
Green, Frederick M , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1972
Green, Jay W , (A.C.A.), <i>Actuary</i> , Utah Farm Bureau Mutual Life, 5300 South 360 West, Box 30045, Salt Lake Cty UT 84125 801/261-2424	1966
Green, O.David III , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	1969
Green, Philip A , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 785 Market Street, Suite 616, San Francisco CA 94102 415/777-4945	e 1974
Green, Sidney A , (F.C.A.), <i>Assistant Commissioner</i> , State Ins Dept of Maryland, 1 S Calvert St, Baltimore MD 21202 301/383-5664	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Greenberg, Allan D.**, (F.S.A.), *Manager, Ins Consulting*, Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700 1975
- Greene, Curtis D.**, (F.S.A.), *Vice President & Actuary*, Columbus Mutual Life Ins Co, 303 East Broad Street, Columbus OH 43215 614/221-5875 e 1965
- Greene, Edward**, (A.S.A.), *Vice President & Assoc Actuary*, Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600 e 1971
- Greene, Thomas A.**, (A.C.A.S.), *President*, J H Lea & Company Incorporated, 600 West Putnam Avenue, Greenwich CT 06830 203/622-5912 1966
- Greenlee, Harold R.**, (F.S.A.), *Vice President & Asst. Actuary*, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6498 1965
- Greenstein, Marcia Sorin**, (A.S.A.), *Assistant Actuary*, Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644 1979
- Greenstein, Merrill S.**, (A.S.A.), *Associate Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1976
- Greenstein, Michael R.**, (F.S.A.), *Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3448 e 1972
- Greer, Richard R.**, (A.S.A.), *Assistant Actuary*, Federal Home Life Insurance Co, Battle Creek MI 49016 616/968-5708 1979
- Greff, Herbert D.**, *Partner*, Meeks & Co, 921 Chatham Ln, Columbus OH 43221 614/451-9750 e 1976
- Grefig, James J.**, (F.S.A.), *Consulting Principal*, A S Hansen Inc, Two Pennsylvania Plaza, New York NY 10001 212/490-3400 e 1978
- Gregoire, Jean**, (F.S.A.), *Assistant Vice President*, Sun Life Assurance of Canada, Box 6075 A, Montreal, Canada H3C3G5 514/866-6411 e 1974
- Gregory, C William**, (F.S.A., F.C.A.), *Partner*, Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000 e 1967
- Gregory, R. Scott**, (F.S.A.), *William M Mercer Inc*, 400 Renaissance Center, #800, Detroit MI 48243 313/259-5050 e 1972
- Grenier, Richard R.**, *Assistant Vice President*, William M Mercer Inc, 200 Clarendon St, Boston MA 03842 617/421-0421 e 1976
- Gresham, Bryan B.**, (F.S.A.), *Senior Actuary*, Meidinger & Assoc Inc, Box 27506, Richmond VA 23261 804/285-7385 e 1965
- Greville, Thomas N E**, (F.S.A.), *Prof Mathematics Research Ctr*, University of Wisconsin, 610 Walnut Street, Madison WI 53706 608/263-2657 1965
- Grice, Marcella L.**, *Pension Actuarial Consultant*, Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8133 e 1978

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Enrolled

- Grieve, Alexander T**, (F.S.A.), *Vice President*, Towers Perrin Forster & Crosby, 1 Embarcadero Center, San Francisco CA 94111 415/398-4740 e 1966
- Griffin, Frank L**, (F.S.A., F.C.A.), 3000 Westview Court, Lake Oswego OR 97034 e 1965
- Griffith, Robert W**, 40 Wilson Dr, Worthington OH 43085 1966
- Griffith, Steven L**, (F.S.A., M.C.A.), *Consulting Actuary*, Taylor Ballard & Co, 321 Third St E, P. O. Box 1385, Cedar Rapids IA 52406 319/366-1563 e 1976
- Grigsby, James A**, (F.S.A.), *Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-5368 1971
- Grindley, Robert W**, (F.S.A.), *Director*, William M Mercer Ltd, 140 6th Ave S W, Calgary, Alberta, Canada T2P0P5 e 1966
- Grippa, Anthony J**, (F.C.A.S.), *Actuary*, Natl Council On Compensation, One Penn Plaza, New York NY 10001 212/560-1000 1978
- Griswold, Gerald W**, (F.S.A.), *Second Vice President/Actuary*, Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92663 714/640-3072 1970
- Grodecki, Frederick A**, *Actuarial Manager*, A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 e 1976
- Groenendijk, Alida J.**, (A.C.A.), 7900 S McLaughlin Road, Apt 303, Brampton, Canada L6V3N2 416/457-1598 e 1976
- Groeschell, Charles G**, (F.S.A.), 1333 East Standish Place, Milwaukee WI 53217 1965
- Grogan, John M**, *Office Manager & Consultant*, A S Hansen Inc, 700 N Water Street, Milwaukee WI 53202 224/276-3254 e 1976
- Groot, Steven L**, (F.C.A.S.), *Actuary*, Allstate Insurance Company, Allstate Plaza D-1, Northbrook IL 60062 312/291-7558 1975
- Grosh, Allan J**, (F.S.A.), *Actuary & Manager*, The Wyatt Co, 7900 Xerxes Ave S, Suite 1240, Minneapolis MN 55431 612/835-5435 e 1970
- Grosheider, James W**, (F.S.A.), *Associate Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6626 e 1972
- Gross, Daniel J**, (F.S.A.), *President*, Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/854-8345 1971
- Gross, Harry**, (F.S.A., M.C.A.), *Assistant Vice President*, Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5394 e 1976
- Gross, Joseph A**, (A.S.A.), *Associate Actuary*, Beneficial National Life Ins, 2 Park Avenue, New York NY 10016 212/263-7915 1979
- Gross, Michael R**, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 e 1978
- Gross, Thomas K**, (F.S.A.), *Vice President & Actuary*, Lafayette Life Insurance Co, 2203 South 18th Street, Lafayette IN 47903 317/474-3416 1975

	Enrolled
Grossman, Eli A. , (F.S.A., A.C.A.S.), <i>Senior Vice President</i> , Security-Connecticut Life Ins, Security Dr, Avon CT 06001 203/677-8621	e 1965
Grossman, Sheldon L. , <i>Senior Vice President</i> , Actuarial Computer Tech Inc, 6410 Rockledge Drive, Bethesda MD 20034 301/530-4400	e 1976
Grossnickle, Arden R. , (F.S.A.), <i>Senior Vice President</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3006	1965
Groszkiewicz, Richard A. , (F.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305 404/261-3400	e 1979
Groth, Alton O. , (F.S.A.), 4018 Oak Forest Drive, Des Moines IA 50312	e 1965
Groth, Charles D. , (A.S.A.), <i>Group Actuary</i> , Gulf Life Insurance Company, 1301 Gulf Life Drive, Jacksonville FL 32207 904/399-8800	1967
Grover, Myles L. , (F.S.A.), <i>Chairman</i> , Johnson & Higgins, Box 4238, Honolulu HI 96813 808/538-1115	e 1965
Groves, William E. , (F.C.A.S., F.C.A.), <i>Owner</i> , W E Groves Consulting Actuary, 508 Frenchmen St, New Orleans LA 70116 504/947-5551	c 1965
Grubbs, Donald S, Jr. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 1050 17th Street N.W., Suite 250, Washington DC 20036 202/296-7264	e 1965
Grubbs, Gordon. , (F.S.A.), <i>Consulting Actuary</i> , 3409 Executive Center Dr, Suite 125, Austin TX 78731 512/345-5283	1968
Gruber, Charles. , (A.C.A.S.), <i>Actuary</i> , National Council Compensation, 1 Penn Plaza, New York NY 10001 212/560-1058	1979
Grunthal, Peter F. , (*A.S.A., F.I.A., M.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2101 L Street N.W., Suite 400, Washington DC 20037 202/466-4440	e 1978
Gruson, A Allan. , (A.S.A.), 713 Bruce Drive, E Meadow NY 11554	1971
Guarnera, Robert E. , <i>Vice President</i> , Pension Designs Inc, 88 S Bedford Rd, Mount Kisco NY 10549	e 1976
Gubar, Albert. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1965
Gucciardi, Joan A. , <i>Executive Vice President</i> , Emjay Corp, Box 17756, Milwaukee WI 53217 414/961-0650	e 1976
Gudeman, Richard H. , (F.S.A.), <i>Vice President & Actuary</i> , Federal Life Ins Co (Mutual), 3703 Lake at Pfingsten, Glenview IL 60025 312/729-9700	1970
Guertin, Alfred N. , (F.S.A., A.C.A.S.), <i>Actuarial Consultant</i> , 503 Lake Dr, Princeton NJ 08540 609/921-8648	1965

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	Enrolled
Guilliana, Joseph V. , (F.S.A., A.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1 Market Plaza, San Francisco CA 94105 415/777-5500	e 1970
Gulotta, Michael J. , (F.S.A.), <i>Assistant Actuary</i> , Amer Telephone & Telegraph Co, Box 2016 Rm 4A-1117, New Brunswick NJ 08903 201/699-7610	1979
Gummere, John. , (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1965
Gundlach, Andrew A. , (F.S.A.), <i>Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Ave, New York NY 10016 212/689-4100	e 1977
Gunn, Marcus. , (F.S.A.), R. Arsuitage, 351 Ross Way, Sacramento CA 95825	1965
Gunzer, Barbara S. , <i>Manager, Pension Plan Admin.</i> , American Airlines, Box 61616, Ft Worth Airport, Dallas TX 75261 214/355-2345	e 1976
Gupta, Om K. , (*A.S.A., F.I.A.), <i>Associate Actuary</i> , North Carolina Mutual Ins Co, Mutual Plaza, Durham NC 27701 919/682-9201	1978
Gupta, Veena N. , <i>Assoc Statistical Analyst</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-7229	e 1976
Gustafson, Charles D. , (A.C.A.S.), <i>Vice President & Treasurer</i> , Hanson, J Ross Inc, 1133 15th Street N.W, Suite 211, Washington DC 20005	e 1979
Gustafson, Dale R. , (F.S.A.) [<i>Past President</i>], <i>Vice President & Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1965
Gustafson, Kenneth G. , (F.S.A.), <i>Actuary</i> , Public Employees' Retirement, Sacramento CA 95814 916/445-9039	e 1970
Gutter, Miriam. , (A.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/386-7840	e 1971
Guterman, James. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3115	1979
Guterman, Sam. , (F.S.A., A.C.A.S.), <i>Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-7691	1975
Gwidt, Gary J. , <i>Consultant</i> , Meidinger & Assoc Inc, 20 N Wacker Drive, Suite 1800, Chicago IL 60606 312/332-5397	e 1976
Gysbers, Elsie L. , (F.S.A.), <i>Administrative Assistant</i> , Avco Financial Ins Group, 620 Newport Center Dr, Life-Afig, 9th Floor, Newport Beach CA 92660 714/644-8260	1970

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Haak, Daniel H. , (F.S.A.), <i>Vice President & Actuary</i> , Victory Life Ins Co, 300 W 8th Street, Topeka KS 66603 913/357-6151	1976
Haakenstad, Dale L. , (F.S.A.), <i>President</i> , Western States Life Ins Co, Box 2907, Fargo ND 58102 701/237-5700	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Haas, Steven J. , (A.S.A.), <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6746	e 1976
Haase, Carl A. , (F.S.A.), IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2568	1965
Haasl, Donald L. , (F.S.A.), <i>Asst Vice President & Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	1975
Habeck, Charles , (F.S.A., F.I.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1972
Haberstroh, Jon A. , (F.S.A.), <i>Vice President & Actuary</i> , Atlas Life Insurance Company, Box 1919, Tulsa OK 74102 918/583-0111	1971
Hachemeister, Charles A. , (F.C.A.S.), <i>Vice President & Actuary</i> , Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-6000	1969
Hackman, Patricia W. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 1500 Walnut St, Philadelphia PA 19102 215/893-4717	e 1976
Hadigian, William , (F.S.A.), <i>Consulting Actuary</i> , 50 South Clinton Street, Doylestown PA 18901 215/345-1313	e 1965
Hafeman, Michael , (F.S.A.), <i>Assistant Actuary</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7075	1979
Hafling, David N. , <i>Assistant Actuary</i> , American States Life Ins Co, 500 North Meridan Street, Indianapolis IN 46207 317/262-6262	1979
Hageman, Carl , (F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Hagen, Donald W. , (F.S.A.), <i>Vice President Business Dev.</i> , Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090	1977
Hagewood, William D. , (A.C.A.), <i>Executive Vice President</i> , Great Commonwealth Life Ins Co, Box 36169, Dallas TX 75235 214/630-7811	e 1966
Hahn, Joseph W. , (F.S.A.), 5200 Valerie St, Bellaire TX 77401	1965
Hailey, Carol A. , <i>Actuarial Supervisor</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1978
Haines, Bernard S. , (A.C.A.), R.D.1 Box 91 A-1, New Freedom Road, Medford NJ 08055 609/654-4722	1966
Haire, James R. , (F.S.A.), <i>Associate Actuary-Pensions</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	e 1974
Hale, Michael A. , (F.S.A.), <i>Director-Marketing Planning</i> , Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto Ont, Canada M4V1N7 416/923-6661	1975

Membership

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Enrolled

Haley Jr., James B. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employee Benefits Insurance Co, 66 East Rosemary Street, San Jose CA 95112 408/288-6011	1965
Haley, John J. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9395	1979
Haliburton, John A., III. , (A.S.A.), <i>Actuarial Assistant</i> , Blue Cross/Blue Shield of Tx, 2201 Main St, Dallas TX 75222 214/741-8360	1979
Hall, James A., III. , (F.C.A.S.), <i>Vice President & Actuary</i> , Coopers & Lybrand, 1251 Avenue of Americas, New York NY 10020 212/791-7000	1975
Hall, E Kent , The Wyatt Co, 1900 Republic Bank Tower, Dallas TX 75201	e 1977
Hall, Gordon M. , (F.S.A.), <i>Vice President</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59 A, Suite 5500, Toronto, Canada M5X1G3 416/868-2000	1976
Hall, Richard L. , (F.S.A.), <i>Manager Financial Research</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53211 414/271-1444	1977
Hall, Robert A. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1965
Hall, Ruthann , (A.S.A.), <i>Senior Actuarial Assistant</i> , Provident National Assurance, Fountain Square, Chattanooga TN 37402 615/755-1939	e 1979
Hall, Sherrill G. , (F.S.A.), <i>Vice President & Assoc Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2404	e 1969
Hall, William R. , (F.S.A.), Powers Carpenter & Hall Inc, 7701 Forsyth Boulevard, St Louis MO 63105 314/725-0114	e 1965
Hallenbeck, Gary T. , (F.S.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1977
Hallett, Arthur L. , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 4918 U S Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	e 1974
Halliwell, Paul D. , (A.S.A., F.C.A.), <i>President</i> , Halliwell & Assoc Inc, 1703 Commonwealth Bldg, 316 Fourth Ave, Pittsburgh PA 15222 412/288-0822	e 1968
Halloran, James J. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6652	1965
Halpern, Emanuel , (F.S.A.), <i>Associate Actuary</i> , Lone Star Life Ins Co, Box 35047, Dallas TX 75235 214/351-3751	1965
Halpert, Harvey , (A.S.A.), <i>Actuarial Associate</i> , Guardian Life Ins Co, 201 S Park Avenue, New York NY 11230 212/598-8180	1979
Halstead, Burnett , (F.S.A.), Federal Kemper Life Assur Co, Kemper Ins Building, D-3, Long Grove IL 60049 312/540-2990	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

e 1965

Halvorson, William A., (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005
414/784-2250

Ham, Ronald, (F.S.A.), *Associate Actuary*, Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861 1965

Hamamo, Roshdi A., (*A.S.A., F.I.A.), *Pension Coordinator*, World Bank, 1818 H Street N.W., Washington DC 20016
202/676-1442 e 1969

Hambro, Michael J., (A.S.A.), *Associate Actuary*, Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103
215/988-8000 1979

Hamilton, Curtis D., *President*, Triad, 402 S Juniper, Box 2059, Ste. 100, Escondido CA 92025 714/743-7555 e 1976

Hamilton, James C., (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6637 1972

Hammer, Sidney M., (A.C.A.S.), *Assistant Actuary*, Home Insurance Company, 59 Maiden Lane, New York NY 10008
212/233-6400 1966

Hamrick, Jane L., (F.S.A.), *Associate Actuary*, Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900 1979

Hancock, Edward B., *Consulting Actuary*, Hancock Enterprises, Box 32374, Phoenix AZ 85064 1966

Hand, Gerald C., *Vice President & Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276
904/358-5670 1970

Hand, Katharine M., (F.C.A.), 3556 Cornwall Dr, Lexington KY 40503 1965

Hand, William W., *President*, Hand & Associates Inc, 555 Cullen Center, Bank Building, Houston TX 77002 713/652-3102 e 1979

Handley, Thomas L., (F.S.A.), *Second Vice President/Actuary*, Wisconsin Life Ins Co, 709 North Segoe Road, Madison WI 53705
608/238-5841 1977

Haneberg, Ronald L., (F.S.A., F.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1971

Haner, Walter, (A.C.A.S.), *Manager*, Insurance Services Office, 160 Water Street, New York NY 10038 1979

Hanf, Duane F., (F.S.A., M.C.A.), *Asst Vice President & Actuary*, Johnson & Higgins, 2324 IDS Center, Minneapolis MN 55402
612/338-0681 e 1976

Hanhan, Mary Beth, (A.S.A.), *Associate Actuary*, The Wyatt Co, 100 Prospect Street, Stamford CT 06901 203/356-1220 e 1976

Hanlin, H Carey, (F.S.A.), *President*, Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1606 1965

Membership

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Enrolled

- Hanna, Louis B.**, (F.S.A.), *Chief Actuary*, Columbian Mutual Life Ins Co, One Columbian Mutual Pl, Binghamton NY 13902 607/724-2472 1970
- Hannaford, Jack M.**, (F.S.A.), *Second Vice President/Actuary*, General American Life Ins Co, 701 Market Street, St Louis MO 63178 314/843-8700 1965
- Hanselmann, Jay B.**, (F.S.A.), *Asst Director Pension Trust*, Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421 1966
- Hansen, Charles J.**, *Consultant*, The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 696-6250 e 1976
- Hansen, Janet Cummings**, *Benefit Cost Advisor*, Mobil Oil Corporation, 150 East 42nd Street, Room 837-G, New York NY 10017 212/883-3533 e 1977
- Hansen, Lawrence R.**, (F.S.A.), *Associate Actuary*, Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7074 1979
- Hansen, Paul E.**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 2850 Metro Drive, Suite 600, Minneapolis MN 55420 612/854-1155 1979
- Hansen, Reuben G.**, *Manager Actuarial Reports*, Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3183 1966
- Hansen, Thomas D.**, *Pension Actuary*, Hansen & Associates, 9229 Ward Parkway, Suite 299, Kansas City MO 64114 816/333-8774 e 1976
- Hanson, H Donald**, (F.C.A.S.), *Consulting Actuary*, Tillinghast Nelson & Warren, 200 W Monroe Ave, Suite 1607, Chicago IL 60606 312/236-1288 1967
- Hanson, J Ross**, (F.S.A., F.C.A.), *President*, Hanson, J Ross Inc, 1133 15th St N W, Washington DC 20005 202/785-4995 e 1965
- Hanson, John**, (F.S.A., F.C.A.), *Vice President*, The Wyatt Co, 233 S Wacker Drive, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1965
- Hanson, Peter M.**, (F.S.A.), *National Investors Life Ins*, 2nd & Broadway, Little Rock AK 72201 501/376-3261 e 1973
- Hanson, Richard L.**, *Actuary*, Federated Insurance Company, 129 E Broadway, Owatonna MN 55060 507/451-1320 e 1976
- Harack, John**, (A.C.A.S.), *Executive Vice President*, Health Service Incorporated, 200 N Michigan Avenue, Chicago IL 60601 312/781-7707 1966
- Harcastle, Yellott F., III**, (F.S.A.), *Assistant Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6814 1978
- Hardin, Milton B.**, (A.S.A.), *Consultant Actuary*, 312 Orchard Street, Millis MA 02054 617/376-5068 1966
- Hardin, Robert B.**, (A.S.A.), *Department Manager*, Standard Insurance Company, Box 711, Portland OR 97207 503/243-6215 1979

	Enrolled
Harding, Carol S. , (A.S.A.), <i>Assistant Actuary</i> , McCready & Keene Inc, 8041 Knue Road, Indianapolis IN 46250 317/871-4433	1979
Harding, George W. , (F.S.A.), <i>Vice President & Actuary</i> , University Life Ins Co, Box 68192, Indianapolis IN 46268 317/871-4341	1966
Harding, John H. , (F.S.A.), <i>Vice President & Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3520	1965
Harding, John W. , (F.S.A.), <i>Senior Actuarial Analyst</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2198	1979
Harding, Keith J. , (*A.S.A., F.I.A.), <i>General Manager</i> , Wawanesa Mutual Life Ins Co, 191 Broadway, Winnipeg, Canada R3C1M6 204/985-3861	1976
Harding, Thomas C. , (A.S.A., A.F.A.A.), <i>Assistant Actuary</i> , Protective Life Insurance Co, Box 2606, Birmingham AL 35223 205/879-9230	1979
Hardison, Joe W. , (F.S.A.), <i>Associate Actuary</i> , Independent Life & Accident, One Independent Dr, Jacksonville FL 32276 904/358-5682	1966
Hardy, Howard R. , <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6596	1972
Harker, Carlton , (F.S.A.), <i>Senior Vice President/Actuary</i> , Boone & Company, Box 66, Winston-Salem NC 27102 919/723-7991	e 1965
Harkness, Paul T. , (F.S.A.), 8 Sargent Street, Ellsworth ME 04605	1965
Harland, H Edward , (F.S.A.), <i>Senior Vice President</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg Mb, Canada R3C3A5 204/946-9423	1966
Harlin, James L. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1979
Harms, Dennis E. , (A.S.A.), American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/753-7311	1979
Harootunian, Charles J. , <i>Director Defined Benefit Adm</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	e 1976
Harper, Alfred B. , (F.S.A.), <i>Assistant Actuary</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04102 207/780-2211	1966
Harper, Jeffrey C. , (F.S.A.), <i>Associate Actuary</i> , Peninsular Life Ins Co, Box 2667, Jacksonville FL 32231 904/358-6096	1979
Harrell, David E. , <i>President</i> , Erisa Compliance Systems Inc, 233 East Bay Street, Suite 607, Jacksonville FL 32202	e 1976
Harrigan, Harold F. , (F.S.A.), 711 A Heritage Village, Southbury CT 06488	1965
Harrington, Donald P. , (F.S.A.), <i>Dir Benefits Planning/Analysis</i> , Amer Telephone & Telegraph Co, 295 N Maple Avenue, Basking Ridge NJ 07920 201/221-6750	e 1967

Membership

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Enrolled

Harrington, Jan R. , (*A.S.A., F.I.A.), <i>Reviewer</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	1978
Harrington, Rebecca , (A.S.A.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7854	1979
Harris, Bertha L. , (F.S.A.), <i>Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3829	1965
Harris, Daniel S. , (A.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1966
Harris, David H. , (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2336	1965
Harris, David L. , <i>Consulting Actuary</i> , Employee Benefits Inc, 8740 N. Kendall Drive, Suite 218, Miami FL 33176 305/279-3535	e 1976
Harris, Glen A. Jr. , (A.S.A.), <i>Director D.P. Systems</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06033 203/278-1212	1971
Harris, Kenneth I. , (A.S.A.), <i>Principal</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000	e 1976
Harris, Samuel D. , (A.S.A.), <i>Sr Health Actuarial Analyst</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-6235	1979
Harris, Seymour H. , (F.S.A., F.C.A.), 102 Indian Head Road, Ramington MA 01701	e 1965
Harris, Timothy F. , (F.S.A.), <i>Vice President & Actuary</i> , United Presidential Life, 217 Southway Blvd East, Kokomo IN 46901 317/453-0602	1977
Harrison, Graham A. , (A.S.A.), <i>Associate Actuary</i> , Towers Perrin Forster & Crosby, Centre Square West, 1500 Market St, Philadelphia PA 19102 215/563-4500	1979
Harrison, James C. , (F.S.A., A.C.A.), <i>Vice President & Chief Actuary</i> , Atlanta Life Insurance Company, 148 Auburn Avenue N.E., Atlanta GA 30331 404/659-2100	1968
Harrison, R Scott , <i>President</i> , Polycomp Financial Services, 15250 Ventura Blvd, Sherman Oaks CA 91403	e 1976
Harrold, David A. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6064	1979
Harrold, Steven A. , (F.S.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 55 Corporate Woods, 9300 West 110th Street, Overland Park KS 66210 913/381-6677	e 1972
Hart, Paul C. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 330 Pacific Bldg, Portland OR 97204 503/227-0634	e 1971
Hart, W Van Buren Jr. , (F.C.A.S.), 54 Fisk Dr, Newington CT 06111 203/666-4742	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Harthorn, Don L. , <i>Consultant</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48236 313/961-5485	e 1979
Hartman, David G. , (F.C.A.S.), <i>Vice President & Actuary</i> , Chubb & Son Incorporated, 51 John F Kennedy Pkwy, Short Hills NJ 07078 201/467-6342	1972
Hartman, Gerald R. , (F.C.A.S.), <i>Consulting Actuary</i> , 3 Merion Road, Merion PA 19066 215/787-8155	1968
Hartman, Willard A. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1966
Hartmann, Jeffrey F. , (F.S.A., A.C.A.), <i>Vice President</i> , Lawrence Mitchell & Associates, 12160 Victory Boulevard, N Hollywood CA 91606 213/980-5840	e 1975
Hartnedy, John A. , (F.S.A.), <i>Senior Vice President/Actuary</i> , National Investors Life Ins, Second and Broadway, Little Rock AR 72203 501/376-3261	e 1969
Hartt, Bernard E. , (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	1977
Hartwell, Maurice , (A.F.A.A.), 1750 Ben Franklin Dr, Apt. #3-E, Sarasota FL 33577	1968
Hartwell, Ward J. , (F.F.A.A.), 10601 Cedar Island Road, Union Lake MI 48085	e 1965
Harvey, Robert , (F.S.A.), 56 Midwood Terra, Madison NJ 07940	1965
Harwayne, Frank , <i>Vice President & Director</i> , Natl Council On Compensation, One Penn Plaza, New York NY 10001 212/560-1040	1965
Hasbrouck, Ralph J. , (F.S.A.), 5 Riverside Dr, Apt. 910, Binghamton NY 13905 607/722-6674	1965
Haseltine, Douglas S. , (F.C.A.S.), Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1975
Haskins, Charles R. , (F.S.A.), <i>Vice President & Actuary</i> , Amoco Life Insurance Company, 306 South 15th Street, Omaha NE 68102 402/344-4500	1978
Haslegrave, Roger A. , (*A.S.A., F.I.A.), <i>Director of Corporate Planning</i> , Canada Life Assurance Company, 330 University Avenue, Toronto Ont, Canada M5G1R8 416/597-1456	1971
Haslett, Sandra A. , Karei & Associates Ltd, 633 Skokie Blvd, Northbrook IL 60062 312/564-5655	e 1977
Hasselmeier, A G. , (A.S.A.), <i>Vice President & Chief Actuary</i> , Tcc Inc, 3429 Executive Center Dr, Austin TX 78731 512/345-5700	1979
Hatch, Gerald A. , (A.S.A.), <i>Actuarial Analyst</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6000	1979
Hatfield, Robert W. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Group Dept. 5MS, Hartford CT 06115 203/277-7506	1979

Membership

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Enrolled

Haugh, Charles J. , (F.C.A.S.), 1028 Farmington Avenue, West Hartford CT 06107	1965
Hauke, William V. , (F.S.A.), <i>Vice President</i> , United Chambers Trust Adm.Inc, 799 Roosevelt Road, Building 6, Glen Ellyn IL 60137 312/858-8840	1965
Hauser, Frederick P. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-5096	1968
Hauser, Harold , (F.S.A.), <i>Vice President & Actuary</i> , James, Fred S. & Company, Box 150, Glen Ridge NJ 07028 201/743-3424	e 1965
Haver, Robert W. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, Centre Sq W, 1500 Market St, Philadelphia PA 19102 215/563-4500	e 1968
Hawkins, George K Jr. , (F.S.A.), <i>Group Actuary</i> , Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711	1975
Hawkins, Gilbert Eugene , (F.S.A.), <i>Consulting Actuary</i> , Box 5782, Richardson TX 75080 214/234-4764	e 1966
Hawkins, Joseph D. , <i>Commissioner of Ins</i> , State of Texas, Austin TX 78746	1970
Hawley, Douglas N. , (F.S.A.), <i>Associate Actuary</i> , Beneficial Standard Life Ins, 3700 Wilshire Boulevard, Los Angeles CA 90054 213/381-8011	1978
Hawn, Jerry M. , <i>Consultant</i> , The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1970
Haya, Ayner , (F.S.A.), <i>Manager</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000	e 1965
Hayataka, Hiro , (A.S.A.), <i>Vice President & Actuary</i> , George Washington Life Ins Co, 8059 Arlington Expressway, Jacksonville FL 32211 904/725-8231	1966
Hayden, Virgil O. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8331	e 1965
Haydon, Everett P. , (A.C.A.), 3003 Stanford Street, Dallas TX 75225	1966
Hayer, Harry W. , <i>Actuarial Consultant</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/386-7840	e 1976
Hayes, Rea B. , (F.S.A.), <i>Associate Actuary</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	1965
Hays, Michael D. , (F.S.A.), <i>Assistant Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1979
Hazam, William J. , (F.C.A.S.), <i>Actuary</i> , Independent Actuarial Service, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445	1965
Hazelcorn, Abraham , (F.S.A., F.C.A.), <i>President</i> , American Mayflower Life Ins, 49 Barberry Lane, Roslyn Height NY 11577	e 1965
Hazlett, Richard F S. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 54 Daniel Dr, Box 42, Ss #3, Fredericton, NB, E3B5W9 506/455-6195	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Head, Alden L. , (F.S.A.), <i>Associate Actuary</i> , Colonial Life Insurance Co, 111 Prospect St, East Orange NJ 07017 201/676-2000	e 1968
Head, Glenn O. , (F.S.A., A.C.A.S.), <i>Chairman & Treasurer</i> , First Investors Consldtd Corp, 120 Wall Street, New York NY 10005 212/825-7911	1965
Head, Thomas F. , (A.C.A.S.), <i>Vice President & Chief Actuary</i> , Equitable General Insurance Co, One Equitable General Pl, Fort Worth TX 76151 817/731-4381	1971
Healey, Ralph J. , (F.S.A.), <i>Vice President & Group Actuary</i> , Philadelphia Life Ins Co, Box 2465, Houston TX 77001 713/871-4958	e 1966
Healy, David H. , (F.S.A.), <i>Towers Perrin Forster & Crosby</i> , 600 Third Avenue, New York NY 10016 212/661-5080	1979
Hearn, Vincent W. , (A.C.A.S.), <i>Associate Actuary</i> , Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6743	1972
Hearst, John E. , (F.S.A.), <i>Huggins & Co Inc</i> , 1401 Walnut St, Philadelphia PA 19102 215/665-1401	e 1965
Heaston, Gary A. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 300 North Charles St., Baltimore MD 21201 301/685-6688	e 1977
Heath, Roger R. , (F.S.A.), <i>Tillinghast Nelson & Warren</i> , IBM Bldg Suite 130, 815 South Main Street, Jacksonville FL 32207 904/398-5661	1979
Heavilin, David C. , (A.S.A.), <i>Senior Actuarial Analyst</i> , Cal-Western States Life Ins, 2020 L St, Sacramento CA 95814 916/444-7100	1979
Hecht, David C. , (A.S.A.), <i>Associate Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8784	e 1966
Heckman, John F. , (F.S.A.), 3 Fencove Court, Old Saybrook CT 06475	1965
Heckman, Philip E. , (A.C.A.S.), <i>Senior Actuarial Analyst</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685	1979
Hedford, Thomas O. , (F.S.A.), <i>PHA Life Insurance Company</i> , 400 Medical Arts Bldg, 1020 S W Taylor, Portland OR 97205	e 1971
Hedin, Elmer R. , <i>Chief Actuary</i> , Office of the Ins Commissioner, Olympia WA 98504	1970
Heeb, Roland K. , (A.S.A.), <i>Actuarial Assistant</i> , Mutual of Omaha Insurance Co, 500 University Avenue, Toronto Ont, Canada M2H2P9 416/598-4321	1979
Heer, Leroy E. , (F.C.A.S.), <i>Vice President & Corp Actuary</i> , W R Berkley Corp, 717 Fifth Ave, New York NY 10022 212/832-1745	1969
Hegarty, George F. , <i>Actuary</i> , Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440	e 1971
Heider, Michael J. , (F.S.A.), <i>Director of Actuarial Services</i> , Farm Family Life Ins Co, Box 656, Albany NY 12201 518/436-9751	1978

Membership

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	Enrolled
Heilman, Arvin L. , (F.S.A.), <i>Vice President</i> , William M Mercer Inc, 400 Renaissance Center, Suite 800, Detroit MI 48243 313/259-5050	e 1972
Heintzberger, Edward H. , (F.S.A., M.C.A.), <i>The Wyatt Co</i> , One Post St, San Francisco CA 94104 415/986-6568	e 1978
Heintzberger, Henry J. , (A.S.A.), <i>Vice Chairman of the Board</i> , Philadelphia Life Ins Co, 1700 Montgomery Street, San Francisco CA 94111 215/569-9300	1966
Heitzman Jr., Robert E. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Hekman, Paul A. , (A.S.A.), <i>Assistant Actuary</i> , Capitol Life Insurance Company, 1600 Sherman St, Denver CO 80203 303/861-4065	1979
Held, Herbert Eugene. , (F.S.A.), <i>Alexander & Alexander Inc</i> , 2001 Bryan Tower, 34th Floor, Dallas TX 75201 214/741-5171	1978
Helfgott, Leonard K. , (A.S.A.), <i>Actuarial Analyst</i> , Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044	1979
Heller, Michael. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Ave, New York NY 10017 212/490-9000	1977
Hellman, Gabriel M. , (A.S.A., F.C.A.), <i>President & Actuary</i> , GMH Actuarial Consultants Inc, 75 Rockefeller Center, New York NY 10019 212/484-6068	e 1965
Helms, Richard L. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5493	e 1977
Helms, Roger A. , (A.S.A.), <i>Manager of Policy Forms</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1975
Helphand, Ben J. , (F.S.A.), <i>Vice President & Actuary</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3128	1965
Heltman, Robert C. , <i>Actuarial Staff Assistant</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000	1968
Hemker, Bernard L. , <i>Midwest Pension Actuaries Inc</i> , 25882 Orchard Lake Road, Suite 202, Farmngin Hills MI 48018 313/478-3220	e 1978
Hemme, Rex D. , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc, Two Allen Center, Suite 2975, Houston TX 77002 713/658-8451	1979
Hemphill, Aaron Grant, III. , (F.S.A.), <i>Associate Actuary</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	1978
Hemrich, Robert F. , <i>Managing Director</i> , Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Suite 1700, Los Angeles CA 90010 415/391-6050	e 1970
Hemstead, Robert J. , (F.S.A., F.C.A.S.), <i>Assistant Manager, Life Systems</i> , SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5000	1975
Henderson, Douglas M. , (A.S.A.), <i>Manager</i> , Coopers & Lybrand, 1200 Equitable Bldg, Atlanta GA 30303 212/658-1000	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Hendricks, Robert T. , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Hendrickson, Alton P. , (A.S.A.), <i>Consulting Actuary</i> , Hendrickson & Bird Inc, 1820 11th Avenue, Helena MT 59601 406/442-5141	e 1976
Henne, Richard E. , (F.F.A.A.), <i>President</i> , Michigan Life Insurance Co, 28333 Telegraph Road, Southfield MI 48034 313/355-5500	1965
Henningsen, Victor E. , (F.S.A.), 6019 N Berkeley Blvd, Milwaukee WI 53217	1965
Hennington, Howard H. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Natl H & W Mutual Life Ins Co, Association Incorporated, 666 Fifth Avenue, New York NY 10019 212/399-1700	e 1965
Henry, Russell , (F.S.A.), <i>Second Vice President/Actuary</i> , Pan-American Life Ins Co, 2400 Canal Street, New Orleans LA 70119 504/821-2510	e 1966
Henry, Walter P. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 150 S Wacker Dr, Chicago IL 60606 312/332-2285	e 1966
Hepokoski, Peter , (F.S.A.), <i>Pension Actuary</i> , Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5427	1974
Herbert, Robert , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811	1973
Herman, F. Lee , <i>General Superintendent-Health</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311	1966
Herman, Sanford B. , (F.S.A.), <i>Actuary</i> , Kunis, A M & Co Inc, 184 Grand Avenue, Englewood NJ 07631 212/270-6473	1979
Herman, Steven C. , (A.C.A.S.), <i>Associate Actuary</i> , Home Insurance Company, 59 Maiden Lane, New York NY 10038	1979
Hermann, John A. , (F.S.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/875-2466	e 1975
Hermes, Thomas M. , <i>Actuary</i> , Independent Actuarial Service, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445	1977
Herrington, J Alan , (F.S.A.), <i>Markets Actuary</i> , Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5213	1979
Hertel, Gary W. , (F.S.A.), <i>Pension Actuary</i> , Equitable Life Insurance Co, Box 1635, Des Moines IA 50306 515/245-6820	e 1979
Hertz, Douglas N. , (F.S.A.), <i>Associate Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1979
Herzog, Austin L. , <i>Assistant Actuary</i> , EBASCO Risk Management, 100 Church Street, Room 2043, New York NY 10007 212/785-5928	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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	Enrolled
Hess, Albert L. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1973
Hess, Mason E. , (A.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1970
Hess, Morton B. , (F.S.A.), <i>Supervising Actuary</i> , St of Ny Dept of Civil Service, State Campus, Building One, Albany NY 12239 518/457-5755	1968
Hess, Robert J. , (A.S.A.), <i>Vice President & Actuary</i> , Herget & Company Incorporated, 837 Oliver Building, Pittsburgh PA 15222 412/281-4750	e 1966
Hester Sr., Richard S. , (F.S.A.), <i>Senior Vice President</i> , Maloney & O'Sullivan Inc, 10 W Genesee St, Baldwinsville NY 13027 315/638-2552	e 1965
Hettger, Henry J. , 45 27 23rd Ave North, St Petersburg FL 33317	1967
Heuer, Wayne F. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Ins Co, P O Box 60219, New Orleans LA 70160 504/821-2510	1979
Hevert, William T. , 1351 Bayshore Drive, Fort Pierce FL 33450	1966
Hewitt, Charles C. , (F.C.A.S.), <i>President</i> , Metropolitan Reinsurance Co, One Madison Avenue (9A), Box 17, New York NY 10010 212/578-7951	1965
Hewitt, David L. , (F.C.A.), <i>Vice President</i> , Huggins & Co Inc, 229 So. 18th St., 5th Floor, Philadelphia PA 19103 215/893-0270	e 1965
Hewitt, John E. , (F.S.A.), <i>Vice President-Reinsurance</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2410	1967
Heyde, Ernest R. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10033 212/578-2211	e 1965
Hezzelwood, William L. , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3117	1977
Hiatt, Charles E. , <i>Consulting Actuary</i> , 23820 Hawthorne Blvd, Torrance CA 90505	e 1968
Hickey, John C. , (F.S.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Engldw Cliffs NJ 07632 201/567-0001	1976
Hickman, Herbert W. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6669	1965
Hickman, James C. , (F.S.A., A.C.A.S.), <i>Professor</i> , University of Wisconsin, 1155 Observatory Drive, Madison WI 53706 608/262-1893	e 1965
Hickman, S Martin. , (F.S.A.), <i>President</i> , Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-2500	1965
Higgins, Barbara. , (A.C.A.S.), <i>Assistant Actuarial Supervisor</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1979

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	Enrolled
Higgins, Edward A. (A.S.A.), <i>Manager of Competition Service</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3530	1966
Hightower, Edwin E. (F.S.A.), <i>Vice President & Actuary</i> , Govnt Personnel Mutual Life, Box 32266, San Antonio TX 78284 512/341-6161	1975
Higley, David L. (F.S.A.), Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1979
Higley, Thomas D. (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122	1979
Hill, Charles A, Jr. (F.S.A.), <i>Assistant Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1979
Hill, E Howard (F.C.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1966
Hill, Edward T. (F.S.A.), <i>Vice President</i> , North American Life Assur Co, 105 Adelaide St W, Toronto Ont, Canada M5H1R1 416/362-6011	1968
Hill, Edwin E. (A.S.A.), <i>Consulting Actuary</i> , 263M E Sierra Madre Blvd, Sierra Madre CA 91024 213/355-6624	1966
Hill, George L. (F.S.A.), <i>Actuarial Vice President</i> , Savings Bank Life Ins, 120 Tremont Street, Boston MA 02108 617/482-3180	1965
Hill, Howard W. <i>Actuary</i> , Lincoln Income Life Ins Co, Box 32050, Louisville KY 40232 502/459-5650	1970
Hill, J Stanley (F.S.A.), <i>President</i> , Digiplan Inc, 70 Spruce St, Mahtomedi MN 55115 612/426-2508	1965
Hill, Mark W. (F.S.A.), 56 Buckingham St, Manchester CT 06040	1965
Hill, Michael R. (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	1979
Hill, Norman E. (F.S.A.), <i>Partner</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	1965
Hill, Richard W. (F.S.A.), <i>Senior Vice President</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/636-8500	1965
Hill, Robert P. (F.S.A.), <i>President North Central Oper.</i> , Prudential Insurance Company, Prudential Plaza, Box 1143, Minneapolis MN 05540 612/374-8200	1970
Hill, Walter C. (F.S.A.), 128 Elm Ave, Hackensack NJ 07601	1965
Hillhouse, James (*A.S.A., A.I.A., F.F.A.), <i>President</i> , Ta Associates, Box 439, Toronto Dominion Center, Toronto On, Canada M5K 1M3 416/361-6939	e 1971
Hillhouse, Jerry A. (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2067	1966
Hilliard, Clarence P. (A.S.A.), <i>Assistant Actuary</i> , Provident National Assurance, Fountain Square, Chattanooga TN 37402 615/755-1610	e 1976

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Enrolled

Hillman, James L. , (F.S.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/454-3040	e 1976
Hinchliff, Timothy A. , (F.S.A.), <i>Associate Actuary</i> , Equitable Life Insurance Co, 604 Locust St, Des Moines IA 50306 515/245-6727	1971
Hine, Cecily A. , (A.C.A.S.), <i>Student</i> , Independent Actuarial Services, 100 N Central Expressway, Suite 1103, Richardson TX 75080	1979
Hineman, Harry , (A.C.A.), <i>Vice President</i> , Blue Cross/Blue Shield of in, 120 W Market St, Indianapolis IN 46204 317/263-8000	1966
Hinkle, Alan F. , (F.S.A.), <i>Actuarial Assistant</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1979
Hinkle, Timothy C. , (F.S.A.), <i>Second Vice President/Actuary</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451	1972
Hinrichs, Peter A. , (F.S.A.), <i>Second Vice President</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1970
Hinsch, William P. , (A.C.A.), <i>Consultant</i> , 823 Fabulous, San Antonio TX 78216 512/344-2825	1966
Hinsdale, Kenneth P. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2430	e 1965
Hirsch, Jay D. , (F.S.A.), <i>Consultant</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60657 312/621-9837	e 1977
Hirst, Brian L. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1979
Hobart, Gary P. , (A.C.A.S.), <i>Senior Actuarial Associate</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1979
Hobbs, Edward J. , (F.C.A.S.), <i>President</i> , Security Insurance Group, 1000 Asylum Avenue, Hartford CT 06105 203/278-1000	1965
Hoch, Ira J. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	1977
Hochheiser, Myron , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1966
Hodges, Gaylord H. , <i>Vice President</i> , Philadelphia Life Ins Co, Chamber of Commerce Bldg, Box 2465, Houston TX 19107 713/757-5411	e 1976
Hodovick, Joseph , (A.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1968
Hoffart, John L. , (F.S.A.), <i>Assistant Actuary</i> , Transamerica Insurance Corp, Box 54178, Los Angeles CA 90015 213/742-3070	e 1965
Hoffman, Earl L. , (F.S.A.), <i>Actuarial Officer</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4353	1979

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	Enrolled
Hoffman, Richard H. , (F.S.A.), <i>Consultant</i> , Consultant in Alternative, Health Care Systems, 606 Height Road, Ridgewood NJ 07450 201/447-5843	1965
Hoffman, Timothy J. , (A.S.A.), Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 515/225-5760	1979
Hoffmann, Dennis E. , (F.C.A.S.), <i>Vice President & Gen. Manager</i> , John Deere Insurance Company, 400 19th Street, Moline IL 61265 309/757-6155	1974
Hogan, Francis X. , (A.S.A.), <i>Senior Pension Officer</i> , International Monetary Fund, 700 19th St NW, Room 6-320, Washington DC 20431 202/477-3101	e 1970
Hogan, Frank J. , <i>Consultant</i> , Mutual of Omaha Insurance Co, Dodge at 33rd Street, Omaha NE 68131 402/342-7600	1970
Hogeman, George L. , (F.S.A., A.I.A.), <i>President</i> , Avco Corporation, 1275 King Street, Greenwich CT 06830 203/552-1800	e 1965
Hogue, J Richard , (F.S.A.), 9100 Wilshire Blvd, Suite 716, Beverly Hills CA 90212 213/273-4062	e 1975
Hogue, Robert D. , (F.S.A.), North American Co-Life/Health, 209 S Lasalle St, Chicago IL 60604 312/346-2200	e 1972
Hohaus, Reinhard A. , (F.S.A.), Box 445, Greens Farms CT 06436 203/227-2323	1965
Hohertz, Robert D. , (F.S.A.), <i>Executive Director & Actuary</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0674	1969
Holcombe, Shepherd M. , (F.S.A., F.C.A.), <i>President</i> , Hooker & Holcombe Inc, 65 La Salle Road, West Hartford CT 06107 203/521-8400	e 1965
Holcombe, Willis C. , (A.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 3565 Piedmont Road, NE, Atlanta GA 30305 404/261-3400	e 1976
Holland, Daniel J. , (F.S.A.), <i>Consulting Actuary</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1976
Holland, David M. , (F.S.A.), <i>Vice President & Actuary</i> , Munich American Reassur Co, Box 3210, Atlanta GA 30302 404/394-5665	1973
Holliday, Bob , (A.S.A.), <i>Senior Actuarial Associate</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68134 402/342-7600	1979
Hollman, Stuart L. , (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68501 402/467-1122	1979
Hollobon, Anthony L. , (F.S.A.), <i>Actuary</i> , Life Ins Co of the Northwest, Box 2907, Terminal Annex, Spokane WA 99220 509/466-9412	e 1972
Holloway, Kirby W., Jr. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1965

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	Enrolled
Holloway, Robin G. , (F.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 233 S Wacker Drive, Suite 8414, Chicago IL 60606 312/876-0909	e 1966
Holm, Charles E. , <i>President</i> , Actuarial & Benefits, 7200 France Avenue South, Suite 337, Minneapolis MN 55435 612/835-0600	e 1976
Holmberg, Ronald K. , <i>Executive Vice President</i> , Combined Ins Co of America, 5050 N Broadway Street, Chicago IL 60640 312/275-8000	1966
Holmes, Al F. Jr. , <i>Consulting Actuary</i> , Powers Carpenter & Hall Inc, 7701 Forsyth Blvd, St Louis MO 63105 314/725-0114	e 1968
Holmes, Robert P. , (A.S.A.), <i>Second Vice President</i> , Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441	1966
Holmes, Wendell H. , <i>Vice President</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 01921 617/421-0340	e 1976
Holmes, William M. , (F.S.A.), <i>Assistant Actuary</i> , Covenant Life Insurance Co, 99 Woodland Street, Box 1169, Hartford CT 06033 203/249-9341	1979
Holoff, Richard L. , (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02176 617/723-7700	e 1975
Holsten, Fred H. , (F.S.A.), 28 Laurel Drive, Little Silver NJ 07739 201/741-3388	1965
Holt, William T. , (F.C.A.S.), <i>Vice President</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1970
Homans, Ronald L. , (F.S.A.), <i>Associate Group Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1760	1978
Homza, Joseph , <i>Assistant Actuary</i> , Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400	e 1976
Honebein, Carlton W. , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Fireman's Fund Insurance Co, 3333 Clifornia Street, San Francisco CA 94119 415/929-2000	1968
Honkomp, Robert J. , (A.S.A.), <i>Assistant Actuary</i> , Western Southern Life Ins Co, 400 Broadway, Cincinnati OH 45202 513/421-1800	1979
Hoog, Gerald H. , (A.S.A.), <i>Senior Actuarial Assistant</i> , General American Life Ins Co, 701 Market St, St Louis MO 63166 314/231-1700	1979
Hook, John F. , (F.S.A.), <i>Senior Vice President</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2809	1965
Hooker, Russell O. , (F.S.A., F.C.A.S.), <i>Vice President & Treasurer</i> , Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1965
Hoop, William L. , (F.S.A.), <i>Senior Vice President/Actuary</i> , American Bankers Life Assur Co, 600 Brickell Avenue, Miami FL 33131 305/374-2244	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Hooshagen, Jeanne M , <i>Consulting Actuary</i> , 38 N Pennsylvania St, Ober Bldg. Suite 422, Indianapolis IN 46204 317/632-3591	e 1966
Hope, Francis J , (F.C.A.S.), <i>Consulting Actuary</i> , 137 A Sycamore Lane, Manchester CT 06040 203/547-5000	1965
Hope, Thomas H , (A.S.A.), <i>Consultant</i> , A S Hansen Inc, 711 Louisiana Pennzoil, Houston TX 77002 713/228-7591	e 1971
Hopkins, Harry V , <i>President</i> , General Pension Planning Corp, 5045 N Main St, Dayton OH 45415 513/276-3909	e 1976
Hopper, Loyd , (A.S.A.), 11614 S.W. Riverwood Road, Portland OR 97219 503/635-2050	e 1971
Hopper, Monte J , (A.S.A.), <i>Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/727-6500	e 1969
Hopson, James R , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 619 Saving & Loan Bldg, Des Moines IA 50309 515/244-4151	e 1967
Horbatt, William R , (F.S.A.), <i>Senior Actuarial Associate</i> , Prudential Insurance Company, Creditor Ins Admin Office, Prudential Plaza, Newark NJ 07101 201/877-5767	1979
Horein, James R , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1971
Horman, David M , (F.S.A.), <i>Vice President-Group Marketing</i> , Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo Ont, Canada 519/744-4471	e 1976
Horn, Dwain R , <i>Vice President</i> , Mammel Olson & Associates, 7917 Woolworth Avenue, Omaha NE 68124 402/397-7000	e 1976
Horn, Randall C , (F.S.A.), <i>Asst Vice President & Actuary</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68106 402/978-2307	1979
Horn, Richard G , (F.S.A.), <i>Executive Vice President</i> , Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861	1965
Horn, Richard J , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3020	1977
Horowitz, Mark D , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	1979
Horowitz, Milton , (A.C.A.S.), <i>Principal Actuary</i> , State Insurance Fund, 199 Church Street, New York NY 10007	1966
Horrocks, Geoffrey , (F.S.A., A.I.A.), <i>Vice President</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59 A, Suite 5500, Toronto On, Canada M5X1G3 416/868-2000	1969

Membership

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Enrolled

- Horst, Barbara B.**, (F.S.A.), *Assistant Group Actuary*, Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 414/271-1444 1979
- Hosken, Daniel S.**, *Operations Manager*, Compensation & Capital Inc, 222 Wisconsin Ave, Lake Forest IL 60044 312/234-9050 e 1976
- Hoskins, James E.**, (F.S.A.), 5 Highland St Apt A-2, West Hartford CT 06119 1965
- Hoskins, Robert H.**, (F.S.A.), *Associate Group Actuary*, John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6182 1965
- Hotz, G Stephen.**, (A.S.A.), *Assistant Actuary*, Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70127 504/821-2510 e 1976
- Hough, Paul E.**, (F.C.A.S.), *Asst Vice President & Actuary*, Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2804 1976
- Houghton, Anthony J.**, (F.S.A., F.C.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 e 1965
- Houle, Remi.**, (F.S.A.), *Associate Actuary*, Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-5852 1976
- House, Sherwood G.**, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Ave, D-2, Hartford CT 06156 203/273-4446 e 1966
- Houseman, Raymond F.**, (F.S.A., F.C.A.), *Actuary*, 3800 Southwestern Blvd., Dallas TX 75225 214/368-1150 e 1965
- Houser, Robert N.**, (F.S.A.), *President & Chief Exec Officer*, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5234 1965
- Housholder, P James.**, (F.S.A.), *Associate Actuary*, General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060 1976
- Houston, Ivan J.**, (A.C.A.), *Chairman of Board & President*, Golden State Mutual Life Ins, 1999 W Adams Blvd, Los Angeles CA 90018 213/731-1131 1966
- Howard Jr, Willis B.**, (F.S.A.), *Second Vice President / Actuary*, Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2402 1972
- Howard, Robert C.**, *Vice President & Actuary*, Frank B Hall & Co, 549 Pleasantville Road, Briarcliff Mnr NY 10510 e 1976
- Howard, William M.**, (A.C.A., A.F.A.A.), *Professor*, University of Florida, Box 14471 Univ. Station, Gainesville FL 32604 904/392-1389 e 1968
- Howatt, F Frank.**, *Actuary & Asst Ins Commission*, State of Oregon Dept of Comn, Commerce Bldg, Salem OR 97310 1970
- Howe, Jay.**, *Pension Actuary*, National Assoc Inc, 1620 Plaza 600 Bldg, Seattle WA 98101 206/747-6817 e 1976

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	Enrolled
Howe, Kent P. , (A.S.A., F.C.A.), The Wyatt Co, 7900 Xerxes Ave S, Minneapolis MN 55431 612/835-5435	e 1967
Howell, Charles Joseph , <i>Assistant Vice President</i> , Johnson & Higgins, 1215 Fourth Avenue, Seattle WA 98161 206/292-1900	c 1976
Howell, John F. , (F.S.A.), <i>Vice President</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1602	e 1966
Hoy, Michael D. , (F.S.A.), <i>Pension Actuary</i> , Philadelphia Life Ins Co, 1700 Montgomery St, San Francisco CA 94111 415/981-2760	e 1974
Hoylman, Douglas J. , (F.C.A.S.), <i>Actuarial Research Associates</i> , Government Employees Ins Co, Geico Plaza, Washington DC 20076	1979
Hoyt, Mark , (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, First International Bldg, #2020, Dallas TX 75270 214/748-0501	e 1978
Hruska, Robert , (A.S.A.), <i>Actuary</i> , Pension Planning Co Inc, 355 Lexington Ave, New York NY 10977 212/867-4100	e 1970
Hsiang, Harry C. , (F.S.A.), <i>Associate Director</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	e 1968
Hsiang, Henry C. , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5372	1979
Hsiao, William C. , (F.S.A.), <i>Associate Professor</i> , Harvard University, 677 Huntington Ave, Boston MA 02115 617/732-1063	1967
Hsu, Karl , (A.S.A.), <i>Actuarial Associate</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600	1979
Hubbard, Dorothy E. , <i>Asst Grp Pension Fund Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 788-8411	e 1978
Hubbell, Jaymes , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55117 612/298-3671	e 1978
Huber, Thomas R. , (F.S.A.), <i>Second Vice President/Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5388	1967
Huddleston, Dorothy M. , <i>Actuary</i> , Huddleston & Associates, 1244 E. Bethany Home Rd, No. 33, Phoenix AZ 85014 707/525-9704	e 1976
Hudek, Paul R. , (F.S.A.), 4215 Myerwood, Dallas TX 75234 214/233-4167	e 1965
Huehl, Walter H. , (A.S.A.), <i>Honorary Chairman of the Board</i> , 5260 N Pennsylvania, Indianapolis IN 46220	1966
Huey, Martin S. , (F.S.A.), <i>Director of Financial Systems</i> , Connecticut General Life Ins, Hartford CT 06152 203/726-6934	1971
Huff, David , (F.S.A., M.C.A., F.F.A.A.), <i>Actuary</i> , Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	1971
Huff, Terry L. , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2763	1978

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Enrolled

Huffman, Sam H., Jr. , (F.C.A.), <i>Manager</i> , The Wyatt Co, 5955 Desoto Avenue, Suite #220, Woodland Hills CA 91367 213/883-9747	e 1966
Huffman, Joseph H. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1979
Huffman, Peyton J. , (F.S.A.), ITT Life Insurance Corporation, Shelard Tower, Suite 1600, 600 So. Country Road - 18, Minneapolis MN 55426 612/545-2100	1977
Huffman, Sam Houston , (A.S.A., F.C.A.), Route 1 Box 784, Punta Gorda FL 33950 813/639-1443	e 1966
Hughes, Herald H., Jr. , (A.C.A.), <i>Vice President & Actuary</i> , Detroit Mutual Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500	1966
Hughes, E. Tom , (F.S.A.), <i>Second Vice President/Actuary</i> , General American Life Ins Co, 701 Market Street, St Louis MO 63101 314/444-0723	e 1972
Hughes, Norman M. , (F.S.A.), 350 Windward Way, Naples FL 33940	1965
Hughey, M Stanley , (F.C.A.S.), <i>Executive Vice President</i> , Kemper Life Ins Companies, Kemper Ins Bldg., D-3, Long Grove IL 60049 312/540-2545	1965
Huginin, Arlie N. , (A.S.A.), <i>Group Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60015 312/777-7000	1966
Hulme, Richard W. , (A.S.A.), <i>Senior Vice President/Actuary</i> , American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/753-7311	1968
Hulton, Charles E. , (F.S.A.), <i>Associate Actuary-Group</i> , Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1978
Hummel, Thomas J. , (F.S.A.), <i>Second Vice President/Actuary</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	e 1965
Humphrey Jr, Vann H. , (A.S.A.), <i>Asst Vice President & Actuary</i> , Durham Life Insurance Company, Box 27807, Raleigh NC 27611 919/782-6110	1966
Humphrey, Patrick L. , (F.S.A.), 3616 W 63rd Street, Prairie Vlg KS 66208	1965
Hunstad, Robert E. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3589	1969
Hunt, David L. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 666 Glenbrook Road, Stamford CT 06906 203/357-9000	e 1973
Hunt, Frederic J. , (F.C.A.S.), <i>Regional Director</i> , Life Ins Co of North America, 100 Matson Ford Road, Radnor PA 19087 215/293-5691	1965
Hunt, Herbert J. , <i>Vice President & Actuary</i> , All American Life & Casualty, 8501 W Higgins Road, Chicago IL 60631 312/399-6740	e 1968

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Hunt, James H. , (F.S.A.), <i>Director</i> , Commonwealth of Massachusetts, 100 Cambridge Street, Boston MA 03301 617/727-3633	1965
Hunt, Ronald E. , (F.S.A.), <i>Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-8328	1972
Hunter, J Robert. , (F.C.A.S.), <i>Deputy Federal Insurance Adm.</i> , Federal Ins Administration, Us Dept of Housing & Dev., 451 7th Street SW, Washington DC 20410 202/755-6770	1969
Hunting, Thomas M. , (A.S.A.), <i>Incentive Compensation Admin</i> , Higley Building, Cedar Rapids IA 52401 414/271-1444	1979
Huntington, Henry S. III. , (F.S.A.), <i>Research Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6000	e 1965
Huntington, Curtis E. , (F.S.A.), <i>Vice President</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1972
Huntley, John W. , (F.S.A.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Huntley, Newton E. , (A.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219 412/288-8840	e 1969
Hunzelman, James. , <i>Senior Vice President/Actuary</i> , Leggette & Company Inc, 4525 Lemmon Avenue, Suite 301, Dallas TX 75219	e 1979
Huppenbauer, William H. , (A.S.A.), <i>Vice President & Actuary</i> , American Community Mutual Ins, 409 Plymouth Road, Plymouth MI 48170 313/453-2000	1979
Hurlbut, David G. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4425	1965
Hurley, James D. , (A.C.A.S.), <i>Assistant Actuary</i> , Commercial Union Assurance Co, 2 Beacon Street, Boston MA 02108	1979
Hurley, Robert L. , (F.C.A.S.), 9 John Street, New York NY 10956	1965
Huse, Sylvester J. , (A.S.A.), Amer Telephone & Telegraph Co, Long Lines Department, 4B110, Bedminster NJ 07921 201/234-5350	1966
Husman, Catherine B. , (F.S.A.), <i>Group Actuary</i> , American United Life Ins Co, One W 26th St, Indianapolis IN 46206 317/927-1621	1974
Hussey, Stephen G. , (F.S.A.), <i>President</i> , Benefit Designs Inc, 1877 Walker St, Cincinnati OH 45210 513/281-2260	e 1973
Huston, Bruce A. , (F.S.A.), <i>Qualified Pension/Profit, Sharing Services</i> , Box 465, Marion IA 52302 319/377-7311	e 1971
Huston, F. Edward. , (A.S.A.), 1633 Diamond Street, San Diego, CA 92109	1966
Hutcheson, John D. , (F.C.A.), 158 Orchard Way, Berwyn PA 19312	e 1967
Hutchings, Peter L. , (F.S.A., A.C.A.), <i>Senior Vice President</i> , Blue Cross/Blue Shield of NY, 622 Third Avenue, New York NY 10017 212/490-5458	e 1972
Hutchins, Pamela A. , (A.S.A.), <i>Associate Actuarial</i> , Govnt Personnel Mutual Life, Box 32266, San Antonio TX 78213 512/341-6161	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

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Enrolled

- Hutchinson, Carroll R.**, (F.S.A.), *Vice President & Actuary*, Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800 e 1965
- Hutchinson, Gerald E.**, 523 Amberly Road, Glen Burnie MD 21061 1967
- Hutchison, James K.**, (A.S.A.), *Vice President*, Blue Cross/Blue Shield AsSoc, 840 N Lake Shore Drive, Chicago IL 60611 e 1966 312/440-6060
- Hutchison, Michael B.**, (F.S.A.), *Vice President*, Crown Life Insurance Company, 120 Bloor Street East, Toronto Ont, Canada M4W1B8 1970 416/928-4529
- Hutsell, Randy K.**, (F.S.A.), *Assistant Actuary*, Meidinger & Assoc Inc, One Crown Center, Suite 100, Kansas City MO 64108 1977 816/474-0666
- Huttleston, David A.**, (A.S.A.), *Consulting Actuary*, David Huttleston & Assoc, 759 Koshkonong Rd, Route #2, Cambridge WI 53523 1979
- Huval, Ernest**, (F.C.A.), *President*, Consulting Actuarial Services, 10840 Malcolm Dr, Baton Rouge LA 70811 e 1969 504/775-1557
- Hyers, D Dale**, (F.S.A.), *Vice President & Group Actuary*, Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 1979 919/725-7261

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- Immerwahr, George E.**, (F.S.A.), *Research Consultant*, Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 1965 206/485-7607
- Ingenthron, Roger P.**, (F.S.A.), *Actuarial Consultant*, Standard Oil of California, 225 Bush Street, San Francisco CA 94104 e 1974 415/894-7700
- Ingersoll, W Harrison**, (F.S.A.), 29 Wakefield Place, Caldwell NJ 1965 07006
- Ingham, Kenneth G.**, *Executive Vice President*, Independent Pension Services, 9300 Dadeland Blvd, Suite 707, Miami FL 33156 e 1978 305/667-5636
- Ingraham, Harold G.**, (F.S.A.), *Senior Vice President*, New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 e 1965 617/266-3700
- Ingram, Robert J.**, (F.S.A.), *Vice President & Actuary*, IDS Plan Services Inc, 2400 IDS Tower, Minneapolis MN 55402 e 1969 612/372-3092
- Ingui, Silvio**, (A.S.A.), *Actuarial Consultant*, Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 1979 212/578-2257
- Inkrott, James G.**, (F.C.A.S.), *Assistant Vice President*, Central Mutual Insurance Co, 800 S Washington St, Van Wert OH 45891 1975 419/238-1010
- Innes, Evan**, (*A.S.A., F.I.A.), *Vice President*, Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 e 1967 212/661-5080

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Ireland, John G.**, (F.S.A., A.I.A., F.C.A.), *Executive Vice President*, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8718 e 1966
- Irish, Frank S.**, (F.S.A.), *Vice President*, John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-2427 1965
- Irvan, Robert P.**, (F.S.A., F.C.A.S.), *Vice President & Actuary*, Afia World Wide Insurance, 1700 Valley Road, Wayne NJ 07470 201/696-0200 1973
- Irvine, Thomas.**, (F.S.A.), 25 Farmstead Lane, Windsor CT 06095 1965
- Isaacson, Fenton R.**, (F.S.A., F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 402/393-9400 e 1965
- Isenberg, Bernard.**, (A.S.A., A.C.A.), *Vice President & Chief Actuary*, Beneficial National Life Ins, 2 Park Avenue, New York NY 10016 212/265-3435 e 1966
- Ito, Howard M.**, (A.S.A., F.C.A.), Milliman & Robertson Inc, 44 Montgomery St, Suite 200, San Francisco CA 94104 415/362-1407 e 1966
- Iverson, Dennis R.**, (A.S.A.), *Information Systems Consultant*, Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92714 714/640-3011 1972

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- Jacks, Eugene E.**, (A.C.A.), *Actuary*, California Dept of Ins, 540 Fawn Dr, San Anselmo CA 94960 213/736-2537 e 1966
- Jackson, Clayton L.**, (F.S.A.), *Senior Vice President/Actuary*, American National Ins Co, One Moody Plaza, Galveston TX 77550 713/763-4661 e 1965
- Jackson, Edgar M.**, (F.S.A.), *Vice President/Senior Actuary*, Hutchison & Associates Inc, 612 Wade Avenue, Raleigh NC 27605 919/834-7318 e 1965
- Jackson, James.**, (A.S.A.), *Consultant*, A S Hansen Inc, 600 Atlantic Ave, Boston MA 02210 617/973-9630 e 1978
- Jackson, Robert T.**, (F.S.A.), *Chairman*, Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1965
- Jackson, Will W.**, (A.C.A.), *Vice President & Actuary*, Leggette & Company Inc, 4525 Lemmon Ave, Suite 335, Dallas TX 75219 214/528-8850 e 1966
- Jackson, Willard L.**, *President*, Qta Inc, 50 Vashell Way, Orinda CA 94530 415/254-5555 e 1976
- Jacob, Albert.**, (*A.S.A., F.I.A.), *President*, Actuarial Analysts Inc, 500 Bloomfield Ave, Verona NJ 07044 201/239-7500 e 1967
- Jacobs, Joshua.**, (F.S.A.), *Associate Group Actuary*, General American Life Ins Co, 701 Market St, St Louis MO 63166 314/231-1700 1975
- Jacobs, Martin.**, *Senior Associate Actuary*, Wilshire Associates Inc, 100 Wilshire Boulevard, Santa Monica CA 90401 213/451-8728 e 1979

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	Enrolled
Jacobs, Myron , <i>Assistant Vice President</i> , Becker Company, 26 Washington St, East Orange NJ 07017 201/675-8900	e 1969
Jacobs, Terry S. , (F.C.A.S.), <i>Senior Vice President/Actuary</i> , Great American Insurance Co, Box 2575, Cincinnati OH 45201	1970
Jacobsen, Richard L. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155	e 1972
Jacobson, Mary L. , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Jacobson, Reuben I. , (F.S.A., F.F.A., F.F.A.A.), 10442 Prairie Hills Dr, Sun City AZ 85351	1965
Jacobson, Sanford M. , <i>President & Actuary</i> , Jacobson & Associates Inc, 400 Montgomery St, San Francisco CA 94104 415/788-3355	e 1976
Jacoby, Charles W. , (F.S.A.), 10102 Deerwood Club Rd, Jacksonville FL 32216	1965
Jacoby, Robert E. , <i>Vice President</i> , Security Benefit Life Ins Co, 700 Harrison Street, Avon CT 66603 913/295-3000	1967
Jaeger, Richard M. , (F.C.A.S.), <i>Associate Actuary & Manager</i> , Insurance Services Office, 160 Water Street, New York NY 10038 212/487-4912	1978
Jaffe, Jay M. , (F.S.A., M.C.A., A.F.A.A.), <i>Consulting Actuary</i> , Jaffe & Assoc Ltd, 120 South Lasalle, Chicago IL 60603 312/641-1515	e 1969
Jain, Ravindra K. , (A.S.A.), CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000	1979
Jakielo, James. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	e 1976
Jaksich, William J. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6015	1979
Jaloszynski, John E. , (A.S.A.), <i>Assistant Actuary-Research</i> , Beneficial Life Ins Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979	1979
James, David H. , (A.C.A.), <i>Consulting Actuary</i> , 1161 El Dorado Place, Suite 100, Tucson AZ 85715 602/886-8401	e 1966
James, Ken E. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1976
Jameson, Stephen. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
Jamieson, J Rae. , (F.S.A.), <i>Vice President & Actuary</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6127	1965
Janus, Paul. , (F.S.A.), <i>Vice President & Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1969

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Janush, Erwin S. , (A.S.A.), <i>Consulting Actuary</i> , Miller Mason & Dickenson Inc, 233 N Michigan, Chicago IL 60601 312/856-0116	e 1979
Janzen, Marilyn F. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5111	1979
Jaquint, M D. , (A.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Jared, Calvert A, III , (F.S.A.), <i>President & Chief Executive</i> , Family Guardian Life Ins Co, 11475 Olde Cabin Road, St Louis MO 63141 314/569-4937	1977
Jarka, John , (A.S.A.), <i>Assistant Actuary</i> , Amer Telephone & Telegraph Co, Box 2016 Rm 4A1115, New Brunswick NJ 08903 201/699-7565	e 1977
Jarnes, Michael S. , (F.S.A.), <i>Assistant Group Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1979
Jaskolski, James A. , (A.S.A.), <i>Manager & Assistant Actuary</i> , Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-2500	1979
Jasulevicius, Donna A. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-6971	e 1977
Jatkowski, Edwin P. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1970
Jay, Burton D. , (F.S.A.), <i>Executive Vice President</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2012	1966
Jean, Ronald W. , (F.C.A.S.), <i>Asst Vice President & Actuary</i> , Employers Mutual Companies, 717 Mulberry, Box 712, Des Moines IA 50309 515/280-2775	1979
Jeggle, David A. , (F.S.A.), <i>Vice President</i> , Midland Mutual Life Ins Co, 250 East Broad Street, Columbus OH 43215	e 1970
Jekel, Oscar H. , #8 Homewood Dr, Kirkwood MO 63122	1966
Jeness, Cynthia , (F.S.A.), Hazlehurst & Associates Inc, Box 56246, Atlanta GA 30343 404/688-0602	e 1978
Jenkins, Albion U. , (F.S.A.), <i>Senior Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6585	1965
Jenkins, Allen W. , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 400 North Akard, Dallas TX 75201 214/747-6662	e 1971
Jenkins, Elmore , (F.S.A.), 2005 Spruce Rd, Homewood IL 60430	1966
Jenkins, Robert W. , (F.S.A.), <i>Second Vice President</i> , American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111	1970

Membership

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	Enrolled
Jenkins, Terry D. , (*A.S.A., F.I.A.), American Life Ins Co, Box 2226, 12th & Market Sts., Wilmington DE 19899 302/655-7381	1979
Jensen, Daryl D. , <i>President</i> , Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400	1971
Jensen, James P. , (A.C.A.S.), <i>Assistant Vice President</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1967
Jensen, John M. , Alexander & Alexander Inc, Box 13647, Kansas City MO 64199 816/391-1228	e 1976
Jensen, Llewellyn W. , (F.S.A.), <i>Consulting Actuary</i> , 20 Pilot Point Road, Cp Elizabeth ME 04107 207/799-6937	e 1965
Jensen, Ralph. , (A.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Jensen, Russell R. , (F.S.A.), <i>Senior Vice President</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/226-7320	1965
Jerabek, Gerald J. , (F.C.A.S.), <i>Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, 27-T, Columbus OH 43216 614/227-7561	1979
Jex, Robert L. , (F.S.A.), 1453 Wellington Cres, Winnipeg Mb, Canada R3N0B2	1966
Joern, Bradley J. , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 619 Saving & Loan Bldg, Des Moines IA 50309 515/244-4151	1977
Johansen, Robert J. , (F.S.A.), <i>Vice President & Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2031	1965
Johe, Richard L. , (F.C.A.S., A.C.A.), <i>Vice President</i> , Michigan Mutual Insurance Grp, 28 West Adams Street, Detroit MI 48226 313/965-8600	1965
Johnsen, Storm. , (A.S.A.), <i>Vice President & Actuary</i> , National Public Service Ins Co, 4214 Linden Avenue N, Seattle WA 98103 206/624-2220	1969
Johnson, Allan W. , (F.S.A.), <i>Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1976
Johnson, Andrew P. , (A.S.A.), <i>Pension Technical Associate</i> , John Hancock Mutual Life Ins, John Hancock Plaza-T-26, Boston MA 02117 617/421-6069	e 1976
Johnson, Charles N. , <i>Consultant</i> , William M Mercer Inc, 10 Lafayette Sq, Buffalo NY 14203 716/854-7290	e 1976
Johnson, Daryle G. , (F.S.A.), <i>Second Vice President</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3011	e 1970
Johnson, Ernest L. , (F.S.A.), <i>Associate Actuary</i> , Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431	1979

Enrolled

Johnson, Gail E. (A.S.A.), <i>Chief Actuary</i> , Beyer-Barber Incorporated, 515 Linden Street, Allentown PA 18101 215/435-9577	1979
Johnson, James E. (F.S.A.), <i>Second Vice President/Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3724	1973
Johnson, Jerry L. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Box 720276, Atlanta GA 30328 404/256-3285	e 1965
Johnson, John A. (F.S.A.), <i>Actuary</i> , Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5711	1976
Johnson, Kent R. (A.S.A.), <i>Second Vice President/Actuary</i> , Holding Corporation of America, 7730 E Bellevue Avenue, Englewood CO 80111 303/779-1111	1979
Johnson, Larry D. (A.C.A.S.), <i>Associate Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216	1979
Johnson, Lloyd H. (F.S.A.), <i>Senior Vice President</i> , Meidinger & Assoc Inc, 2440 Grinstead Dr, Louisville KY 40204 502/499-1240	e 1965
Johnson, Marilyn R. <i>Pension Actuary</i> , Pension Actuarial Services, 4669 Southwest Freeway, Suite 400, Houston TX 77027 713/840-9593	e 1976
Johnson, Mark O. (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 520 S W Yamhill, Portland OR 97204 503/227-0634	1979
Johnson, Marvin A. , <i>Associate Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1979
Johnson, Rheuben C. (F.S.A.), <i>Vice President & Actuary</i> , Business Men's Assurance Co, One Penn Valley Park, Kansas City MO 64141 816/753-8000	e 1967
Johnson, Richard D. (F.S.A.), <i>Associate Actuary</i> , North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/347-6529	1975
Johnson, Richard E. (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1973
Johnson, Richard W. , <i>Director Rating & Underwriting</i> , Blue Cross Association, 840 N Lake Shore Drive, Chicago IL 60611 312/440-6062	1974
Johnson, Robert C. (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2738	1970
Johnson, Robert P. (F.S.A.), <i>Vice President</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6106	1976
Johnson, Rodger. (F.C.A.), The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1970
Johnson, Roger C. (F.S.A.), <i>Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-5731	1975

Membership

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Enrolled

- Johnson, Roger D.** (F.S.A.), *Vice President & Actuary*, Great American Life Ins Co, 6310 San Vicente Blvd, Los Angeles CA 90048 213/937-8000 1970
- Johnson, Royal A.** (F.S.A.), *Vice President*, Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7195 e 1966
- Johnston, Daniel J.** (A.C.A.S.), *Vice President*, Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-6000 1977
- Johnston, David R.** (F.S.A.), *Vice-President & Actuary*, Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4500 1972
- Johnston, Ernest B.** (F.S.A.), *Vice President & Actuary*, Mutual of Omaha Insurance Co, Dodge at 33rd Street, Omaha NE 68131 402/978-2162 1975
- Johnston, Michael L.** (F.S.A.), *Consultant*, Hewitt Associates, 666 Glenbrook Road, Stamford CT 06906 203/357-9000 e 1979
- Johnstone, Robert M., Jr.** (F.S.A.), *Sr Vice President/ Controller*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3777 1965
- Jolley, Richard L.**, *Director of Pension Service*, Kientz & Company, 250 East Broad Street, Columbus OH 43215 614/224-3000 e 1976
- Jolls, Thomas H.** (A.S.A., F.C.A.), *Vice President*, Towers Perrin Forster & Crosby, One Mercantile Center, Suite 3620, St Louis MO 63101 314/621-6705 e 1971
- Jones, Alan G.** (F.C.A.S.), *Actuary*, Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451 1973
- Jones, Anita L.** (F.S.A.), *Actuary*, Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157 1979
- Jones, Brian A.** (A.S.A., F.C.A.), *Actuary*, B A Jones Company Incorporated, 17 Battery Place, New York NY 10004 212/269-6464 e 1968
- Jones, Charles H.** (A.S.A.), 520 Windmeadows, Altamonte Spg FL 32701 1966
- Jones, Donald A.** (A.S.A.), *Vice President*, Ann Arbor Actuaries Inc, 321 S Main St, Ann Arbor MI 48109 313/662-2373 e 1966
- Jones, Donald K.**, *Grp. Pension Marketing Officer*, Great-West Life Assurance Co, 1 Park Central Plaza, 1515 Arapahoe St., Denver CO 80202 303/892-6556 e 1976
- Jones, Donn B., Jr.** (F.S.A.), *Vice President*, Mammel, Olsen, Schropp, Horn & Swartzbaygh, 175 Embassy Plaza, Omaha NE 68114 402/397-7000 e 1971
- Jones, Frances O.** (F.S.A.), *Group Actuary*, Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 1977
- Jones, Frank C.** (F.S.A.), *Vice President-Group Insurance*, Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2825 1970

	Enrolled
Jones, Harold M. , (F.C.A.S.), 16 Leicester Rd, Marblehead MA 01945	1965
Jones, Hodge L. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Guarantee Mutual Life Ins Co, 8721 Indian Hills Dr, Omaha NE 68114 402/391-2121	e 1965
Jones, John P. , (A.S.A.), McGuire Hospital, 1201 Broad Rock Road, Richmond VA 23225	1966
Jones, Matt B. Jr. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4075	1968
Jones, Michael B. , (A.S.A.), <i>Partner</i> , Hewitt Associates, 600 Third Avenue, New York NY 10016 212/986-3350	e 1979
Jones, Nathan F. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, 15th Floor, Newark NJ 07101 201/877-7577	1965
Jones, Norman L. , (F.S.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346	e 1970
Jones, Richard J. , 119 Nut Bush Road, Greensboro NC 27410 919/292-0756	1966
Jonski, Fred , (F.S.A.), <i>Actuary</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-5000	e 1979
Jordan, C Wallace , (F.S.A.), 18 Snow Shore Road, Orleans MA 02653	1965
Jordan, George R. Jr. , (A.S.A.), <i>President</i> , Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000	1966
Jordan, James L. , <i>Consulting Actuary</i> , 50 Old Courthouse Sq, Suite 305, Santa Rosa CA 95404 707/545-1001	e 1966
Jordan, Michael L. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Occidental Life Ins Co, Box 10234, Raleigh NC 27605 919/834-0751	1972
Jordan, Robert H. , (F.S.A.), <i>Actuary Product Development</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1965
Jorve, Barry M. , (A.C.A.S.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1971
Josephson, Jan-Yi Y. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1976
Joshi, Atul V. , (*A.S.A., F.I.A.), <i>Associate Group Actuary</i> , National Life Assurance Co, 522 University Avenue, Toronto, Ont, Canada M5G1Y7 416/598-2122	1971
Joss, Richard , (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979
Joyner, Billy N. , (F.S.A.), <i>Vice President</i> , Government Employees Ins Co, Geico Plaza, Washington DC 20076 301/986-2867	1965

Membership

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	Enrolled
Juan, Mabini L. (F.S.A.), <i>Vice President & Actuary</i> , Philippines American Life Ins. Box 1152, Manila, Philippines	e 1975
Juncker, Walter (F.S.A.), <i>Second Vice President</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1975
Juneja, Diljit S. (*A.S.A., F.I.A.), <i>Executive Vice-President</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59, Toronto On, Canada M5X1G3 416/868-2861	1976
Jungk, David H. (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-3728	1978
Junker, Richard (F.S.A.), <i>Actuarial Associate</i> , General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060	1979

K

Kaack, Ingo (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02168 617/421-4124	1968
Kacmarynski, Joseph P. (A.F.A.A.), 4334 Franklin Ave, Des Moines IA 50310	1966
Kadoyama, Mitsuru (F.S.A., F.C.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Bush Street, San Francisco CA 94104 415/445-1361	1965
Kagan, Arthur B. (F.S.A., F.C.A.), <i>Principal</i> , Olanie Hurst & Hemrich, 3250 Wilshire Boulevard, Los Angeles CA 90010 213/480-4800	e 1967
Kagen, Maynard I. (F.S.A.), <i>Consulting Actuary</i> , 1560 N Sandburg Terr, Chicago IL 60610 312/642-4513	e 1965
Kager, Timothy C. , <i>Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-4647	e 1900
Kahn, David J. (A.S.A.), <i>Second Vice President</i> , Hymans Robertson & Company, 505 Park Ave, New York NY 11050 301/685-6688	e 1971
Kahn, Linda M. (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Bush St, San Francisco CA 94104 415/445-1362	e 1965
Kahn, Paul M. (F.S.A., A.I.A.), P.M.Kahn & Associates, 2430 Pacific Avenue, San Francisco CA 94115 415/931-3105	e 1965
Kain, Dale R. (F.S.A.), <i>Second Vice President</i> , Minnesota Mutual Life Ins Co, 345 Cedar Street, St Paul MN 55101 612/298-3590	1966
Kaleas, John R. (F.S.A.), <i>Consulting Actuary</i> , Louis Kravitz & Assoc, 14724 Ventura Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100	e 1975
Kalish, Daniel H. , 380 Lexington Avenue, New York NY 10017 212/986-0400	e 1976

	Enrolled
Kaliski, Alan E. , (A.C.A.S.), <i>Secretary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	e 1977
Kallop, Roy H. , (F.C.A.S.), <i>Actuary Rating Bureau</i> , National Council On Comp Ins, 1 Penn Plaza, New York NY 10001 212/560-1064	1965
Kalmbach, Leland J. , (F.S.A.), 415 South East Street, Chelsea MI	1965
Kamer, Joel V. , (F.S.A.), <i>Associate Controller</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4377	1971
Kan, Philip Tai-Ping , <i>Assistant Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010	e 1978
Kandrac, Joseph J. , (F.S.A., A.C.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 875-2461	1971
Kane, Howard L. , (F.S.A., M.C.A.), Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100	e 1971
Kanitkar, Yeshwant G. , (A.S.A.), <i>Consultant</i> , 90 Red Lion Road, Henrietta NY 14604 716/454-1644	e 1978
Kanney, James R. , (F.S.A.), Columbia National Life Ins Co, 88 E Broad St Ste 1800, Columbus OH 43215 614/224-7235	1965
Kaplan, Barry , <i>Assistant Manager</i> , The Singer Company, 30 Rockefeller Place, New York NY 10020	e 1979
Kaplan, Donald W. , (F.S.A.), <i>Associate Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1976
Kaplan, Michael H. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1970
Kaplan, Mortimer , (F.C.A.), <i>Consulting Actuary</i> , 472 Chestnut Street, Springfield MA 01107	1969
Kapner, Joanna M. , <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1977
Kapur, Vishwa N. , (*A.S.A., F.I.A.), <i>Associate Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1971
Karlin, Michael J. , (F.S.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1978
Karp, Ronald , (F.S.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19102 215/875-2572	e 1965
Karsten, Orlo L. , (F.S.A.), <i>Vice Pres-Policyowner Services</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53211 414/271-1444	1965
Kass, David R. , (F.S.A.), <i>President</i> , Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Kastrinsky, Ira G. , (F.S.A., M.C.A.), <i>Actuary</i> , Kwasha Lipton, Kwashalipon, 429 Sylvan Avenue, Englw d Cliffs NJ 07632 201/567-0001	e 1979

Membership

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Enrolled

- Kates, Phillip B.**, (F.C.A.S.), *Chairman of the Board & Pres.*, Independent Fire Insurance Co, One Independent Drive, Jacksonville FL 32276 904/358-5159 1965
- Katz, Gerald L.**, (F.S.A.), *Asst Vice President & Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 1974
- Katz, Lynn Robert**, *Consultant*, 8317 Kestrel Drive, Raleigh NC 27609 e 1979 919/787-2255
- Katzan, Philip**, *Consultant*, The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250 e 1976
- Katzman, Kenneth**, (A.S.A.), *Chief Actuary*, Infa/Read, 7031 Kenleigh Road, Baltimore MD 21212 301/377-2317 1979
- Kauffman, Alan S.**, *Director*, Samuel J Savitz & Assoc Inc, 1845 Walnut St Ste 1400, Philadelphia PA 19103 215/563-9930 e 1976
- Kaufman, Allan**, (F.C.A.S.), Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700 1977
- Kauffmann, Christie W.**, (A.S.A.), *Associate Actuary*, Stuyvesant Life Ins Co, 1105 Hamilton St, Allentown PA 18101 215/437-8519 1979
- Kavanagh, Brian**, *President*, Farmers National Life Ins Co, 355 Biscayne Blvd, Miami FL 33137 e 1970
- Kaye, Richard M.**, (F.S.A.), *Partner*, Coopers & Lybrand, 400 Renaissance Center, Ste-2900, Detroit MI 48243 313/259-1600 e 1976
- Kays, David F.**, (A.S.A.), Pension & Group Services Inc, 308 Michigan Bldg, Kalamazoo MI 49008 616/382-0300 1979
- Kaysen, Kenneth E.**, *Group Mathematican*, Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000 1966
- Kayton, Howard H.**, (F.S.A., F.C.A.S., F.C.A.), *Vice President & Chief Actuary*, Security First Group, Box 92193, Los Angeles CA 90009 213/556-2474 1965
- Kazakoff, Michael**, (F.S.A., F.C.A.), *Vice President & Actuary*, Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600 1965
- Kazanjian, Agnes**, *Associates Reviewing Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 e 1976 212/695-2800
- Kazin, Iris H.**, (F.S.A.), *Actuarial Consultant*, Hall, Frank B & Co, 549 Pleasantville Road, Briarcliff Mnr NY 10510 914/769-9200 e 1976
- Keating, Daniel J.**, (A.S.A.), *Assistant Actuary*, Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-4000 1979
- Keating, Richard C.**, (F.C.A.), *Chairman of Executive Comm*, A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400 e 1976
- Keaton, Charles W.**, (F.S.A.), *Executive Vice President*, McCready & Keene Inc, 8041 Knue Rd, Box 50280, Indianapolis IN 46250 e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Keeler, Harry , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1979
Keene, Charles R , (A.S.A., F.C.A., F.F.A.A.), <i>President</i> , McCready & Keene Inc, 8041 Knue Rd, Indianapolis IN 46250 317/849-4333	e 1965
Keene, Kenneth K , (F.S.A.), <i>Senior Vice President/Director</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5210	e 1965
Keene, Vicki Sue , (F.C.A.S.), <i>Director Field Operations</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451	1977
Keetch, G Y , (F.C.A.), <i>Consulting Actuary</i> , 1140 NW 63rd Street, Oklahoma City OK 73116 405/842-5055	e 1965
Keffer, William W , (F.S.A.), <i>Director Group Major Accounts</i> , Great-West Life Assurance Co, 1 Park Central Plaza, Ste-1300, 1515 Arapahoe St, Denver CO 80202 303/892-6556	e 1965
Keh, Alfonso D , (F.S.A.), <i>Actuary</i> , Columbia Accident & Health Ins, R.D.#5, Bloomsburg PA 17815 215/337-3144	e 1977
Kehela, Edmund F , (A.S.A.), <i>Vice President & Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1968
Kellen, Michael L , (A.S.A.), <i>Asst. Vice President & Actuary</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/978-2086	1979
Keller, Barbara A , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1979
Keller, Donald E , (A.S.A.), <i>Actuarial Assistant</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46804 219/424-5421	1979
Keller, John W , (F.S.A.), <i>Asst Director Policy Issue</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1972
Keller, Thomas , (F.S.A.), <i>Vice President & Controller</i> , Fireman's Fund American Life, 1600 Los Gamos Road, San Rafael CA 94911 415/492-5211	1977
Kelley, Jack A , (F.S.A.), <i>Associate Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2760	1976
Kelley, Mary A , (A.S.A.), <i>Actuarial Analyst</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4257	1979
Kelley, Vance W , (A.S.A.), <i>Assistant Actuary</i> , United Farm Bureau Family Life, 130 E Washington St, Indianapolis IN 46204 317/263-7719	1971
Kellie, William C , (F.S.A.), <i>Associate Group Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1974
Kellison, Stephen G , (F.S.A.), <i>Executive Director</i> , American Academy of Actuaries, 1835 K Street, NW, Suite 515, Washington DC 20006 202/223-8196	e 1968

Membership

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Enrolled

- Kelly, Anne**, (F.C.A.S.), *Supervising Actuary*, New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-4090 1977
- Kelly, Jeremiah**, (F.S.A.), *Vice President & Assoc Actuary*, Prudential Insurance Company, Prudential Plaza, Wayne NJ 07470 201/877-8511 1971
- Kelly, Juan N**, (A.S.A.), *Director-Retirement Plans*, Houdaille Industries Inc, One Financial Plaza, Ft Lauderdale FL 33394 305/764-4141 e 1976
- Kelly, Karen M**, (A.S.A.), *Actuarial Consultant*, Hall, Frank B & Co, 549 Pleasantville Road, Briarcliff NY 10510 914/769-9200 e 1979
- Kelly, Robert J**, (F.S.A.), *Staff Actuary*, IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3279 1979
- Kelly, Thomas J**, (F.S.A., F.F.A.A.), *Chief Actuary*, New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-2148 e 1965
- Kemble, James W**, (F.S.A., F.C.A.), *Vice President*, Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155 e 1965
- Kemper, Lee H**, (F.S.A.), *Consulting Actuary*, 5112 Sangamore Rd, Bethesda MD 20016 301/229-0311 e 1965
- Kempken, David W**, (F.S.A.), *Manager of Employee Benefit*, Bethlehem Steel Corporation, Martin Tower, Room 526, Bethlehem PA 18016 215/694-7900 e 1974
- Kenigson, George**, (F.S.A.), 100 W Cold Spring Lane, Baltimore MD 21210 1965
- Kennedy, Donald E**, (F.S.A.), Box 124, Blue Bell PA 19422 215/643-3945 1967
- Kennedy, Douglas**, (A.S.A.), *Actuary*, Actuarial Research & Dvlpmnt, 2666 Tigertail Ave, Suite 106, Miami FL 33133 305/858-1675 e 1976
- Kennedy, J Stephen**, (A.S.A.), *Senior Consultant*, A S Hansen Inc, 150 N Wacker Dr, #3100, Chicago IL 60606 312/621-9800 e 1976
- Kennon, Ralph**, (F.S.A.), 4901 Garfield Avenue, S, Minneapolis MN 55409 1965
- Kent, Irwin I**, (A.S.A., F.C.A.), *Consulting Actuary*, Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400 e 1965
- Kent, Morton J**, (F.S.A.), *President*, Vancap Investment Corporation, 100 West 9th Street, Suite 806, Chattanooga TN 37402 615/756-0437 e 1965
- Kenyon, Frederic V**, (F.S.A., A.I.A.), William M Mercer Inc, 3303 Wishire Blvd, Los Angeles CA 90010 213/380-1600 e 1970
- Kerns, Gilbert E**, (F.S.A., F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 213/577-1144 e 1965
- Kerr, Norman W**, *Vice President*, William M Mercer Inc, 600 Grant St, Pittsburgh PA 15219 412/288-8800 e 1969

	Enrolled
Kerr, William D. , (A.C.A.), William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6000	e 1971
Kersey, Charles E. , (A.S.A.), Capital Holding Corporation, P O Box 32830, Louisville KY 40232 502/584-8157	1969
Kershner, James D. , (A.S.A.), Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	1979
Kessel, Hugh G. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	1979
Kesselman, Harvey , (A.S.A.), <i>Actuary</i> , Miller Mason & Dickenson Inc, 2227 Bryn Mawr Avenue, Philadelphia PA 19131 215/879-6300	e 1976
Kessner, William V. , <i>Consulting Actuary</i> , Corporate Pension Services, 180 North Lasalle, Suite 3200, Chicago IL 60601 312/346-5588	e 1979
Ketzlach, Kalman J. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Box 9060, Van Nuys CA 91409 213/992-2222	1978
Ketzner, Jon S. , <i>Actuary</i> , Paul A Tanker & Assoc, 1521 Locust St, Philadelphia PA 19102 215/735-1202	e 1976
Keus, Wouter P J. , (A.S.A.), <i>Assistant to Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Hill & Olive at 12th St, Los Angeles CA 90054 213/742-3107	1966
Keys, Larry D. , (A.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, 340 North Interstate, Atlanta GA 30309 404/955-2488	1979
Kheel, Brian S. , (F.S.A.), <i>Assistant Chief Actuary</i> , N Y City Retirement Systems, 220 Church St, New York NY 10013 212/566-6655	e 1972
Khury, C K. , (F.C.A.S.), <i>Vice President & Actuary</i> , Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/946-5600	1973
Kidd, Robert M. , (A.S.A.), 1824 Mears Ave, Cincinnati OH 45230	1966
Kidd, Thomas D. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 550-409 Granville St, Vancouver Bc, Canada V6C1T2 604/688-6211	1975
Kidwell, W Duane. , (F.S.A.), <i>Vice President/Senior Actuary</i> , Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	e 1965
Kiefer, Donald C. , (F.S.A.), <i>Assistant Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-7724	1978
Kiefer, James C. , (A.S.A.), <i>Consulting Actuary</i> , Powers Carpenter & Hall Inc, 7701 Forsyth Blvd, St Louis MO 63105 314/725-0114	1975
Kieley, John. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 666 Glenbrook Rd, Stamford CT 06906 203/357-9000	e 1977
Kientz, Dorothy I. , (A.S.A., F.C.A.), 36 Montrose Avenue, Verona NJ 07044	e 1965

Membership

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	Enrolled
Kiernan, William J. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1973
Kieser, Manfred B. , (A.S.A.), <i>Consulting Actuary</i> , 300 Locust St, Akron OH 44302 216/253-4558	e 1971
Kikla, Samuel M. , (F.S.A.), <i>Vice President</i> , Fred S James & Company, Public Ledger Building, 6th Floor, Philadelphia PA 19106	e 1976
Kilbourne, Frederick W. , (F.S.A., F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , 567 San Nicholas Dr, Suite 106, Newport Beach CA 92660 714/640-2541	e 1965
Killion, Raymond F. , (F.S.A.), 5 High Ridge Rd, Wilton CT 06897	1965
Kilmer, James E. , (F.S.A.), <i>Actuary-Taxes</i> , Business Men's Assurance Co, P O Box 458, Kansas City MO 64141 816/753-8000	1974
Kim, Choong J. , (A.S.A.), <i>Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1979
Kimball, Herbert W. , (F.S.A., F.C.A.), Kimball & Robinson, 60 Hickory Dr, Waltham MA 02154 617/890-0756	e 1965
King, Carolyn. , (F.S.A.), <i>Assistant Actuary</i> , Provident National Assurance, Fountain Square, Chattanooga TN 37402 615/755-1874	1978
King, David P. , (F.S.A.), <i>Actuary</i> , United Family Life Ins Co, Box 2204, Atlanta GA 30301 404/659-3300	1978
King, James A. , <i>Consulting Actuary</i> , 40 West 57th Street, New York NY 10019 212/765-2000	e 1971
King, Jon L. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1975
King, Kerry K. , (A.C.A.S.), <i>Associate Actuary</i> , Transamerica Insurance Corp, 1150 S Olive St, Los Angeles CA 90015	1979
King, Norman R B. , (M.C.A.), <i>Actuary & General Manager</i> , Professional Life & Casualty, 720 N Michigan, Chicago IL 60611 312/642-2456	1967
King, Russell L. , <i>Vice President & Actuary</i> , National Old Line Ins Co, 501 Woodlane, Little Rock AR 72203 501/372-5000	e 1966
Kingston, Mary F. , <i>Deputy Commissioner</i> , Massachusetts Ins Dept, 100 Cambridge St, Boston MA 02202 617/727-2243	e 1967
Kingston, Stuart J. , (A.S.A., F.C.A.), <i>Pension & Actuarial Consultant</i> , National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3135	1965
Kinsey, Paul F. , (A.S.A.), <i>Assoc Dir of Data Processing</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1966
Kinsky, Stephen C. , (A.S.A.), Security Life & Accident Co, Security Life Bldg, Denver CO 80202 303/534-1861	1979
Kioski, Gregory. , (A.S.A.), <i>Actuary</i> , McGinn, Dan & Assoc Inc, 1150 South Olive Street, Los Angeles CA 90015 213/747-6501	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Kirby, William J. , <i>Manager Pension & Field Serv.</i> , Actna Variable Annuity Life, 151 Farmington Ave, Hartford CT 06115 203/273-6281	e 1966
Kirkpatrick, David K. , (A.S.A.), <i>Actuarial Programmer</i> , Central Life Assurance Co, 611 5th Avenue, Des Moines IA 50306 515/283-2371	1979
Kirkpatrick, James L. , <i>Consulting Actuary</i> , 3139 Cardinal Lane, Hendersonville NC 28739 704/692-2052	e 1966
Kirkpatrick, Thomas H. , (F.S.A.), 50 Celestial Way Apt 1E, Juno Beach FL 33408	1965
Kirschenbaum, Anna L. , (F.S.A.), <i>Senior Actuarial Assistant</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2076	1978
Kirzner, Judith. , (A.S.A.), <i>Health Actuary</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	1979
Kischuk, Richard K. , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	e 1976
Kitchen, Duane. , (A.S.A.), <i>Vice President</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1966
Kitchen, Emmett B. , (A.C.A.), <i>President</i> , Mutual Life Ins Co of Wash, 1900 L Street, NW, Washington DC 20036 202/296-2650	1966
Kitsos, Theodore J. , (A.S.A.), <i>Actuarial Assistant</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1979
Kittredge, John K. , (F.S.A.), <i>Executive Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6556	1965
Kivi, Michael R. , (F.S.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc, 600 Fisher Building, Detroit MI 48202 313/872-3300	e 1978
Klaasse, Frank L. , (F.S.A.), <i>Vice President-Group Dept.</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1682	1966
Klaassen, Eldon J. , (F.C.A.S.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	1965
Klaristenfeld, Harry I. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	1978
Kleen, John T, Jr. , (A.S.A.), <i>Assistant Actuary</i> , Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000	1971
Kleiman, John B. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-6263	1976
Klein, David M. , (F.C.A.S.), <i>Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3975	1975

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	Enrolled
Klein, Nancy W , <i>Actuarial Manager</i> , A S Hansen Inc, 529 Fifth Avenue, New York NY 10017 212/490-3400	e 1977
Klein, Oscar R , (F.S.A.), <i>Executive Vice President</i> , Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	e 1965
Klein, Richard C , (F.S.A.), <i>Jaffe & Assoc Ltd</i> , 120 So Lasalle Street, Chicago IL 60603 312/641-1515	1979
Klein, Robert Alan , (A.S.A.), <i>Actuary</i> , Connecticut General Life Ins, Cottage Grove Road, Bloomfield CT 06152 203/726-4842	e 1976
Klein, Ronald , (F.S.A.), <i>Associate Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030	1977
Kleinberg, Albert J , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460	e 1974
Klem, Walter , (F.S.A.), 30 Western Dr, Short Hills NJ 07078	e 1965
Klemm, Andrew H , <i>Manager</i> , Peat Marwick Mitchell & Co, 720 Olive St, St. Louis MO 63101 314/444-1506	e 1976
Kline, Douglas F , (F.C.A.S.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Ste 400, Pasadena CA 91101 213/577-1144	1976
Kling, Richard W , (F.S.A.), <i>Exec. Vice President & Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3785	1970
Klingman, George C , (A.C.A.S.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6223	1971
Klinzman, Frank W , (F.S.A.), <i>Vice President & Actuary</i> , General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060	1965
Kloss, Joseph C , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/945-8000	e 1976
Klubock, Steven , (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 2330 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	1979
Clueh, Kenneth C , (F.S.A.), <i>Vice President & Actuary</i> , United Ins Co of America, One E Wacker Dr, Chicago IL 60601 312/266-3521	1967
Knies, Paul H , (F.S.A.), <i>Sr Vice President & Controller</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1965
Knight, James P A , (F.S.A.), <i>Actuary</i> , SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5429	1972
Knopf, Myrna L , <i>Secretary</i> , Seal & Lohse Incorporated, 1143 Apples, La Mottaz, Switzerland	1967
Knowler, Lloyd A. Dr. , <i>Professor</i> , University of Iowa, Actuarial Science & Stat, Iowa City IA 52242 319/353-4650	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Knowles, Robert L. , (F.S.A.), <i>Second Vice President/Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1972
Knowlton, Henry K. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 130 IBM Bldg, 815 S. Main, Jacksonville FL 32207 904/398-5661	e 1965
Knox, Frederick , (F.S.A.), <i>Vice President Actuarial</i> , St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55102 612/221-7064	1965
Kobrine, Ronald , (F.S.A.), <i>Vice President & Actuary</i> , National Assoc Inc, 615 South Flower Street, Los Angeles CA 90017 213/626-5542	e 1966
Koch, Joseph J. , (F.C.A.), <i>Consulting Actuary</i> , EBASCO Risk Management, 100 Church Street, New York NY 10007 212/785-8720	e 1965
Koch, Kenneth E. , (F.C.A.), <i>Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 301/685-6688	e 1970
Koch, Robert B. , (F.S.A.), <i>Vice President & Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6538	1965
Kodis, Robert L. , <i>Assistant Pension Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5270	e 1976
Koenig, William C. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Koger, Gerald T. , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 300 West Osborn, Phoenix AZ 85103 602/248-8541	1966
Kohli, Anil K. , (A.S.A.), <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6735	1979
Kohlmann, Milton N. , <i>Pension Actuary</i> , Paramus Pension Actuaries, 463 Nevada Street, Paramus, NJ 07652 201/265-7242	e 1976
Kok, Willem , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Kolajay, Timothy , (A.C.A.S.), <i>Actuary Corporate Officer</i> , New Hampshire Insurance Group, 1750 Elm Street, Manchester NH 03104	1979
Kole, Morris B. , (F.C.A.S.), <i>Actuary</i> , State Insurance Fund, 199 Church Street, New York NY 10007 212/962-8900	1965
Kollar, John J. , (F.C.A.S.), Insurance Services Office, 160 Water Street, New York NY 10038 212/487-5027	1975
Kolodny, George , (F.S.A.), 20 East 35th St, New York NY 10016	1965
Koloms, Leonard , (F.S.A.), <i>Vice President & Actuary</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1976
Komaroff, C David , (A.S.A.), <i>Associate Actuary</i> , American General Life Ins Co, Box 1931, Houston TX 77001	1979
Kong, Loong , (F.S.A.), <i>Assistant Actuary</i> , Pennsylvania Life Ins Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/828-6411	1979

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	Enrolled
Konicki, John P. , <i>Assistant Director</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	e 1977
Konovsky, Arthur E. , <i>Vice President Consul Actuary</i> , Employees Life Co (Mutual), 916 Sherwood Drive, Lake Bluff IL 60044 312/295-6200	1965
Koons, Edmond E. , (F.S.A.), Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1978
Koopersmith, Michael B. , (F.S.A.), <i>Second Vice President/Actuary</i> , Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 799-4441	1975
Kopel, Gerald , (F.S.A.), <i>Associate Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad Street, Newark NJ 07101 201/481-8782	1975
Koppel, Ellen L. , (A.S.A.) 312/835-5137	1979
Koppel, Spencer , (F.S.A.), <i>Vice President & Actuary</i> , Combined Ins Co of America, 5050 N Broadway Street, Chicago IL 60640 312/275-8000	1970
Kormes, Mark , (F.C.A.S.), 4100 Galt Ocean Drive, Apt 1503, Ft. Lauderdale FL 33308 305/561-9157	e 1965
Kornhauser, Marvin L. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1965
Korper, Leslie E II , (F.S.A.), <i>Actuary</i> , Vantage Computer Systems Inc, 61 Welles Street, Fox Run Mall, Glastonbury CT 06033 203/633-3601	1971
Kosloff, Herbert I. , (F.S.A.), Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080	e 1974
Koslowski, Mark A. , <i>Actuarial Manager</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400	e 1976
Kossman, Stephen L. , (A.S.A.), <i>Associate Actuary</i> , Monumental Life Ins Co, 2 E Chase St, Baltimore MD 21202 301/685-2900	1979
Kotsonis, James N. , (F.S.A.), <i>Actuary - Life</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3199	1975
Koutsopoulos, Constantine , (F.S.A.), Ethniki Insurance Company, Karagheorghis Servias 8, Athens, Greece	1977
Kowalchuk, Theodore J, III , (F.S.A., F.C.A.), Kowalchuk, T J Associates Inc, 666 5th Avenue, New York NY 10019 212/757-2846	e 1965
Kozik, Thomas J. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Company, 321 Middlefield Road, Menlo Park CA 94025	1979
Kra Dr, Ethan E. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7067	e 1979
Kraebel, Stephen E. , (F.S.A., A.C.A.), <i>Asst Vice President & Actuary</i> , Tolley International Corp, 3901 N Meridian St, Indianapolis IN 46208 317/924-5311	e 1970
Kraegel, Wilfred A. , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965

	Enrolled
Kraft, Raymond J , <i>Vice President</i> , Natl H & W Mutual Life Ins Co, Suite 2060, 1234 Market Street East, Philadelphia PA 19107 215/563-1650	e 1976
Krahulec, Richard C , (A.S.A.), <i>Assistant Actuary</i> , Mutual Service Life Ins Co, Two Pine Tree Drive, Arden Hills MN 55164 612/631-7403	1979
Krantz, Kerry A , (A.S.A.), Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3011	1979
Krause, Gustave A , (F.C.A.S., A.C.A.), <i>Vice President</i> , Edward H Friend & Co, 1800 K Street, NW, Suite 500, Washington DC 20006 202/785-9080	1977
Kraushaar Jr, Charles W , (F.S.A.), <i>Second Vice President/Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1965
Krauss, Russell H , (A.S.A.), <i>Vice President & Actuary</i> , Bankers National Life Ins Co, 1599 Littleton Road, Parsippany NJ 07054 201/267-4000	e 1971
Kravitz, Louis , Louis Kravitz & Assoc, 14724 Ventura Blvd, Suite 1206, Sherman Oaks CA 91403 213/995-6100	e 1976
Kraysler, Stephen F , (F.S.A.), <i>Vice President Actuarial</i> , Hanseco Insurance Company, John Hancock Place, Boston MA 02117 617/421-4107	e 1970
Kreamer, James R , (F.S.A.), <i>Assistant Actuary</i> , International Harvester Co, 401 N Michigan Ave, Chicago IL 60611 312/836-3226	e 1973
Kreider, Donald E , (F.S.A.), <i>Vice President & Actuary</i> , ITT Life Insurance Corporation, Shelard Tower Suite 1600, 600 So County Road 18, Minneapolis MN 55426 612/545-2100	1973
Kreidler, James S , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K Street Northwest, Washington DC 20006 202/857-9352	1978
Krenz, Joseph A , (A.S.A.), <i>Consulting Actuary</i> , Prospect Bldg Suite 207, 1501 North University, Little Rock AR 72207 501/663-4147	1967
Kretschmer Jr, Albert H , (F.S.A.), <i>Kretschmer, Albert H Jr Mr</i> , 2 Colony Blvd #139, Wilmington DE 19802	e 1965
Kreuzer, James H , (F.C.A.S.), <i>Asst V P & Assoc Actuary</i> , Chubb & Son Incorporated, 51 John F Kennedy Parkway, Short Hills NJ 07078 201/467-6340	1976
Krieger, Raymond B , (F.S.A.), <i>Partner</i> , Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600	e 1965
Krinsky, Robert D , (A.S.A., F.C.A.), <i>Executive Vice President</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1966
Kripke, Albert E , 8201 16th St Apt 1107, Silver Sprg MD 20910	1969
Krisner, William K , (F.S.A.), <i>Senior Vice President</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1965

Membership

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Enrolled

Kriz, David G. (A.S.A.), <i>Associate Actuary</i> , Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6024	1979
Krochmaluk, Ihor L. (F.S.A.), <i>Vice President & Assoc Actuary</i> , Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	1979
Krogh, Elden , (F.S.A.), <i>Senior Vice President/Actuary</i> , National Guardian Life Ins, Box 1191, Madison WI 53701 608/257-5611	1965
Kroll, Alice , (F.S.A.), <i>Actuary</i> , United Standard Assur Co, 3901 N Meridian, Indianapolis IN 46208	1976
Kroll, Cedric W. (A.S.A., F.C.A.), 3117 Maries Dr, Falls Church VA 22041	e 1965
Kronholm, William L. (F.S.A.), 519 Palisado Ave, Windsor CT 06095	1965
Krosky, David , (F.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1977
Krosky, Michael , (F.S.A., A.C.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2825	e 1968
Krueger, David W. (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1973
Kryvicky, Robert C. (A.S.A.), <i>Actuarial Consultant</i> , United Auto Workers, 8000 E Jefferson, Detroit MI 48214 313/926-5321	e 1978
Kuehlhorn, Karen W. , <i>Pension Consultant</i> , Corporate Pension Services, 180 North Lasalle, Chicago IL 60602 312/346-7134	e 1976
Kuehn, Ronald T. (F.C.A.S.), <i>Assistant Actuary</i> , Colonial Penn Life Ins Co, 1234 Market Street, Philadelphia PA 19103 215/988-5864	1977
Kuendig, William N. (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/861-0035	e 1973
Kuhlman, Thomas J. (F.S.A.), Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155	1979
Kuhlmann, George H. (A.S.A.), <i>Assistant Vice President</i> , Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-7670	1970
Kuhn, Jeffrey P. (F.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1975
Kunesh, Daniel J. (F.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	e 1973
Kunis, A Maxwell , (F.S.A., F.C.A.), <i>President</i> , A.M. Kunis & Co Inc, 184 Grand Avenue, Englewood NJ 07631 201/569-0995	e 1965
Kunis, Manuel , <i>Vice President</i> , A M Kunis & Co Inc, 184 Grand Ave, Englewood NJ 07631 201/569-0995	e 1976
Kunkemueller, A. Henry , (F.S.A.), <i>Vice President & Actuary</i> , American International Group, 70 Pine Street, New York NY 10005 212/770-6777	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Kupferman, E Perry , (A.S.A.), <i>Assistant Vice President</i> , Provident Alliance Life Ins, 620 Newport Center Drive, Newport Beach CA 92660 714/644-8260	1979
Kurash, Stephen P , (F.S.A.), Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/665-1401	1979
Kvernland, Jack T , (F.S.A.), <i>President</i> , Prudential Property & Casualty, Box 419, Holmdel NJ 07733 201/636-8500	1965
Kwasha, H Charles , (A.S.A., F.C.A.), <i>Partner & Consulting Actuary</i> , Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NY 07632 212/755-5220	1965
Kyle, George B , (F.S.A., A.F.A.A.), <i>Consulting Actuary</i> , 130 South Bemiston Avenue, St Louis MO 63105 314/727-8894	e 1965
L	
Labbate, Salvatore A , (F.S.A.), <i>Actuary Pensions</i> , Guardian Life Ins Co, 201 Park Avenue, South, New York NY 10003 212/598-8080	e 1965
Labrosse, Pierre , (A.S.A.), 219 West Palais Road, Apt 29, Anaheim CA 92805	1971
Labute, Ronald , (A.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5485	e 1966
Laccetti, Nicholas J , <i>Vice President</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	e 1976
Lachter, Jack , <i>Vice President & Actuary</i> , Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8843	e 1968
Lackie, Frank W , (F.S.A.), <i>Vice President & Actuary</i> , Kennesaw Life & Accident Ins, 1447 Peachtree St N W, Atlanta GA 30309 404/892-8600	1967
Ladley, John D , (F.S.A.), <i>Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8000	1978
Lake, Gary D , (F.S.A.), <i>Actuary</i> , Touche Ross & Company, 780 Northstar Center, Minneapolis MN 55402 612/333-2301	1977
Lake, Meno T , (F.S.A.), <i>President & Chief Exec Officer</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3575	1965
Lake, Richard A , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7358	1976
Lakenbach, Cary O , (F.S.A.), <i>Assistant Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1979
Laketek, Maryann , <i>Senior Benefits Specialist</i> , Towers Perrin Forster & Crosby, 233 S Wacker Dr, Chicago IL 60606 312/876-0909	e 1978
Laline, Daniel G, Jr , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 100 Prospect Street, Stamford CT 06901 203/356-1220	e 1979

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Enrolled

Lamb, James D. , (F.S.A.), <i>Associate Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111	1972
Lamb, John A. , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2311	1979
Lamb, Michael , (F.C.A.S.), <i>Casualty Actuary</i> , Oregon Dept of Ins, 158 12th Street N.E., Salem OR 97310 503/378-4271	1976
Lambert, Bill G. , <i>Vice President</i> , T Ramon Perdue & Assoc Inc, Box 4306, Montgomery AL 36101 205/834-6050	e 1977
Lambert, Lee R. , (A.S.A.), <i>Beneficial Life Ins Co</i> , 36 South State Street, Salt Lake City UT 84136 801/531-7979	1979
Lambert, Michael J. , (A.S.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 5000 First International, Dallas TX 75218 214/741-5000	e 1976
Lamonica, Michael A. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Company, Allstate Plaza, D-1, Northbrook IL 60062	1979
Lamontagne, Robert J. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06095 203/277-7310	e 1976
Lamps, Dale , (F.S.A.), <i>Vice President</i> , Watkins Ross Waterfield Baine, 505 Waters Bldg., Grand Rapids MI 49503 616/456-9696	e 1971
Lamson, James W. , (F.S.A.), <i>Actuary</i> , National Reserve Life Ins Co, Box 1279, Topeka KS 66601 913/267-1234	1979
Lancaster, Edwin B. , (F.S.A.), <i>Executive Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3181	e 1965
Landry, Douglas M. , (F.S.A.), <i>Assistant Vice President</i> , North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/377-5511	1976
Lane, Charlotte L. , <i>Research Consultant</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3114	e 1976
Lane, Edward C. , (A.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1976
Lang, Andrew C. , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 1500 Market St, Philadelphia PA 19355 215/303-4500	e 1971
Lang, Larry , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	1979
Lange, Jeffrey T. , (F.C.A.S.), <i>Senior Vice President</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1965
Langer, Barry F. , (F.S.A.), <i>Assistant Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3519	1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Langer, David , (A.S.A.), <i>President</i> , David Langer Co Inc, 60 E 42nd Street, Apt 2106, New York NY 10017 212/986-2942	e 1966
Langerman, Robert N , <i>Pension Consultant</i> , Robert N Langerman Associates, 47 College Street, New Haven CT 06510 203/777-7663	e 1979
Langhans, John , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1974
Langhans, Meier F , 6A Cooper Lane, Whiting NJ 08759	e 1966
Langston, Esse D , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , Latta & Langston Consult Act, 515 E Amite St, Jackson MS 39201 601/352-7851	e 1965
Lannen, James R , (F.S.A., M.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 233 Wacker Dr, Suite 8414, Chicago IL 60610 312/876-0909	e 1975
Lannert, Thomas F , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 127 West 10th Street, Kansas City MO 64105 816/421-2784	e 1975
Larew, John R , (A.S.A.), <i>Director</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-5655	e 1969
Larimer, Charles F , (A.S.A.), <i>Actuarial Analyst</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60614 312/822-5000	1979
Larimore, Stuart B , <i>Manager, Actuarial Services</i> , Boise Cascade Corporation, One Jefferson Square, Boise ID 83728 208/384-8345	e 1976
Larkin, James P , (F.S.A.), <i>Executive Vice President</i> , Security Mutual Life Ins of Ny, Courthouse Square, Binghamton NY 13902 607/723-3551	e 1971
Larson, Charles M , (A.S.A.), 11513 Havenwood Dr, Whittier CA 90606	1966
Larson, Eric P , (A.S.A.), <i>Vice President & Actuary</i> , Herget & Company Incorporated, 1928 East 18th Avenue, Denver CO 80206 303/320-1261	e 1977
Larson, Robert E , (F.S.A.), <i>Chief Actuary</i> , U S Railroad Retirement Board, 844 Rush St, Chicago IL 60611 312/751-4915	e 1965
Larson, Ronald J , <i>Manager Pension Department</i> , Schwarz, Shera & Associates Inc, Box 1896, Tacoma WA 98401 206/922-5106	e 1978
Larson, Ryan R , (F.S.A.), <i>Assistant Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3766	1979
Lastinger, James C , (A.S.A.), <i>Consultant</i> , A S Hansen Inc, 400 Colony Sq #604, Atlanta GA 30309 404/892-1539	e 1976
Latimer, Murray W , (F.C.A.S., F.C.A.), <i>Latimer, Murray W</i> , M W Latimer Consultants, Industrial Reltn Consltng, 1625 K Street NW, Washington DC 20006 202/393-2811	e 1965
Latta, Raymond A , (F.C.A.), <i>Consulting Actuary</i> , Latta & Langston Consult Act, 515 E Amite St Rm 622, Jackson MS 39201 601/352-7851	1965

Membership

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Enrolled

- Lattanzio, Francis J.**, (A.C.A.S.), *Senior Actuarial Assistant*, Actna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1979
- Lauer, J Alan**, (F.S.A.), *Actuary*, Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600 1965
- Lauerman, Thomas E.**, (A.S.A.), *Assistant Actuary*, Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/432-2881 1979
- Laughlin, Robert L.**, (A.S.A.), *Associate Actuary*, The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 e 1976
- Launer, Lee Eric**, (F.S.A.), *Actuarial Associate*, Metropolitan Life Ins Co, One Madison Ave, New York NY 11710 212/578-2211 1975
- Laur, Charles F.**, *Actuary*, Alan N Kanter & Associates, 25 West Fayette Street, Vermont Federal Bldg.#701, Baltimore MD 21201 301/332-8111 e 1976
- Lautzenheiser, Barbara J.**, (F.S.A.), *Vice President & Actuary*, Bankers Life Ins of Nebraska, Box 81889, Lincoln NE 68501 402/467-1122 e 1968
- Lavarack, Patricia A.**, *Actuary*, National Associates Inc, 21010 Center Ridge Road, Cleveland OH 44116 e 1979
- Laverdiere, Michel**, (F.S.A.), *Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000 1970
- Lavigne, Joseph A.**, (F.S.A.), *Assistant Vice President*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-5991 e 1965
- Lawrence, John W.**, (F.S.A.), *Vice President & Assoc Actuary*, Nyhart, Howard E Co Inc, 3505 N Washington Blvd, Indianapolis IN 46220 317/923-2391 e 1974
- Lawrence, Joseph R.**, (F.S.A., F.C.A.), *Vice President*, Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 e 1966
- Lawrence, Stewart D.**, (F.S.A.), *Employee Benefit Consultant*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 e 1977
- Laws, James**, (A.S.A.), Martin E Segal Co, 520 S Virgil Ave, Los Angeles CA 90020 213/382-1347 e 1979
- Lawson, Harold R.**, (F.S.A.), 40 North Road, Glens Falls NY 12801 1967
- Lawson, Joseph E.**, (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, First Financial Tower, Suite 2010, Tampa FL 33602 813/223-1686 e 1976
- Lazerson, Jacob A.**, (A.S.A.), *Actuary*, Philadelphia Dept of Ins, 402 Finance Bldg, Harrisburg PA 17120 e 1966
- Learson, Richard J.**, (A.S.A.), *Consulting Actuary*, 505 Park Avenue, Suite 800, New York NY 10022 212/759-9628 e 1966

	Enrolled
Leary, Thomas J. , (F.S.A.), <i>Second Vice President/Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1970
Leavitt, Gordon , (F.S.A.), <i>Actuary</i> , Savings Bank Life Ins, 200 Park Avenue, New York NY 10017 212/598-7450	1965
Lebenson, Robert D. , <i>Executive Vice President</i> , 1 North Broadway, White Plains NY 10601 914/948-1500	e 1976
Leblanc, Sidney A. , (F.S.A.), <i>Second Vice President/Actuary</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	e 1972
Leblond, Richard M. , (A.S.A.), G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1971
Leboffe, Cosmo A. , <i>President</i> , Plan Advisors, Inc, Box 302, Bala Cynwyd PA 19004	e 1978
Lebos Jr, Leo , (F.S.A.), <i>Vice President & Actuary</i> , Gulf Life Insurance Company, 1301 Gulf Life Drive, Jacksonville FL 32207 904/399-8800	1974
Lebourveau, Allan F. , (F.S.A.), 129 Layton Street, Ojai CA 93023	1965
Lebow, Kenneth D. , (F.S.A.), <i>Associate Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	1975
Leckenby, Jean R. , <i>Actuary</i> , Angell Disend & Quesnel Inc, 2000 Commonwealth Ave, Newton MA 02166 617/964-0560	e 1978
Leckie, Robin B. , (F.S.A.), <i>Senior Vice President</i> , Manufacturers Life Ins Co, 200 Bloor Street East, Toronto, Ont, Canada M4W1E5 416/928-5675	1974
Leclair, Peter T. , (F.S.A.), <i>Actuary</i> , Aetna Variable Annuity Life, 151 Farmington Ave, Hartford CT 06115 203/273-6981	e 1970
Ledbetter, Alan R. , (A.C.A.S.), <i>Assistant Vice President</i> , Government Employees Ins Co, Gieco Plaza, Washington DC 20076	1979
Lee, Antony Y. , <i>Consultant</i> , William M Mercer Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/386-7840	e 1976
Lee, Curtis H. , (F.S.A.), <i>Vice President & Actuary</i> , Fidelity Union Life Ins Co, Fidelity Union Life Bldg, Dallas TX 75201 214/653-2715	1973
Lee, David S. , (F.S.A.), Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68144 402/342-7600	1979
Lee, H Douglas , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, Box 281, Toronto Dominion Centre, Toronto, Ont, Canada M5K1K3 416/362-2333	e 1975
Lee, Harry A. , 2400 Granthurst, Topeka KS 66611	1966
Lee, J Tyler , (A.S.A.), <i>Associate Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Richmond VA 23261 804/281-6000	1979
Lee, Lucian R. , <i>Assistant Vice President</i> , Liberty Life Insurance Company, Box 789, Greenville SC 29602 803/268-8354	1969

Membership

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Enrolled

- Leen, John R**, *Senior Actuarial Consultant*, John Hancock Mutual Life Ins, John Hancock Plaza, Boston MA 02117 617/421-4554 e 1976
- Lefevre, Paul H**, (F.S.A.), *Vice President & Actuary*, Keystone Provident Life Ins Co, 99 High Street, Boston MA 02110 617/338-3519 e 1976
- Leff, Harold**, (F.S.A.), *Assistant Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-5892 1975
- Leggett, Richard A**, (F.S.A.), *Vice President & Actuary*, Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2486 1965
- Legrís, Jean M**, (F.F.A.A.), *Consulting Actuary*, 52 Vassar Ave, Providence RI 02906 1965
- Lehman, James H**, (A.S.A.), *Associate Actuary*, Puritan Life Insurance Company, Box 519, Providence RI 02901 401/456-6600 1979
- Lehman, Merlin R**, (A.C.A.S.), *Actuary*, State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311 1977
- Lehman, Stephen H**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080 e 1971
- Lehman, W Douglas**, (F.S.A.), *Assistant Vice President*, Pacific Mutual Life Ins Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3071 1977
- Lehmann, Earl R**, *Associate Actuary*, Country Life Insurance Company, 1701 Towanda Avenue, Box 575, Bloomington IL 61701 309/557-2417 e 1970
- Lehmann, Steven G**, (F.S.A., A.C.A.S.), *Actuary*, State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311 1977
- Leight, Arthur S**, (F.S.A., A.C.A.S.), *Chief Actuary*, Federation Pension Bureau Inc, 347 East 53rd Street, New York NY 10022 212/752-8930 e 1965
- Leight, Douglas L**, (F.S.A.), New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000 1977
- Leight, Grace**, (A.S.A.), *Manager*, Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700 e 1966
- Leighty, William G**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909 1975
- Leimkuhler Jr, Urban E**, (F.C.A.S.), *Vice President & Actuary*, U S Fidelity & Guaranty Co, 100 Light St, Baltimore MD 21202 1978
- Leisinger, Warren**, (F.S.A.), M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970 1978

	Enrolled
Leister Jr, Harry M, (F.S.A.), Consulting Actuary, Siegel, Conrad M Inc, 500 Nationwide Dr #100, Harrisburg PA 17110 717/652-5633	e 1965
Leitermann, John H, (A.S.A.), Assistant Actuary, Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1979
Lelaurin, Suzanne, (A.S.A.), Manager-Actuarial Services, General American Life Ins Co, 700 Market Street, Box 396, St Louis MO 63166 314/444-0672	1979
Lemery, Francis P, (F.S.A.), Vice President & Assoc. Actuary, Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/753-7000	e 1969
Lemieux, Richard G, (F.S.A.), Vice President, William M Mercer Ltd, 1801 McGill College Ave, Montreal, Canada H3A2N4 514/285-1802	1975
Lenser, John M, (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7948	1973
Leonard, Bradley D, (F.S.A.), Vice President & Actuary, Wisconsin Life Ins Co, 709 N Segoe Rd, Madison WI 53705 608/238-5841	e 1974
Leonard, Gregory E, (F.C.A.S.), Consulting Actuary, Tillinghast Nelson & Warren, 730 Hopmeadow Street, Simsbury CT 06070 203/651-3761	1976
Leonard, Joseph R, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	e 1978
Leonard, Wilford A, (F.S.A.), Vice President, Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2011	e 1969
Leong, Leonard P J, (F.S.A.), Consulting Actuary, Milliman & Robertson Inc, 44 Montgomery St, Suite 200, San Francisco CA 94104 415/362-1407	e 1967
Lepage, Paul A, (F.S.A.), Assistant Vice President, Maine Fidelity Life Ins Co, 55 West Street, Keene NH 03431 603/352-4000	1979
Lerner, Gary G, Actuary, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8700	e 1969
Leslie, William, (F.C.A.S.), Vice President, Continental Insurance Company, 80 Maiden Lane, New York NY 10038 212/374-2254	1965
Leslie, William H, (F.S.A.), Vice President, Tillinghast Nelson & Warren, 6600 Newport Center Drive, Suite 825, Newport Beach CA 92660 714/640-4900	e 1969
Lesueur, David C, (F.S.A.), Consultant, Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1978
Letourneau, H Louis, Actuary, Watkins Ross Waterfield & Baine, 505 Waters Building, Grand Rapids MI 49503 616/456-9696	e 1976
Letson, Edward W, Vice President, Rael & Letson, 1200 Bayhill Rd, San Bruno CA 94066 415/871-7701	1966

Membership

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	Enrolled
Letwin, Fred G. , (F.S.A.), <i>Pension Actuary</i> , American United Life Ins Co, One W 26th St, Indianapolis IN 46226 317/927-1877	e 1965
Leube, Joseph J. , <i>Vice President</i> , Alexander & Alexander Inc, 255 Public Ledger Bldg, Philadelphia PA 30305 215/923-5300	e 1976
Levene, David , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3502	1971
Levenson, Martin , (A.S.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1966
Leventhal, Gary D. , (A.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07640 201/567-0001	e 1979
Levering, Cynthia J. , (A.S.A.), <i>Associate Actuary</i> , Alexander & Alexander Inc, Public Ledger Building, Independence Square, Philadelphia PA 19106 215/923-5300	1979
Levesque, Claire E. , <i>Assistant Secretary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2831	e 1977
Levin, Howard J. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 120 S Riverside Plaza, Chicago IL 60606 312/726-2040	e 1975
Levin, Joseph W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Reinsurance Corp, 21 West 10th Street, Kansas City MO 64105 816/283-5210	1969
Levine, Kenneth , (F.S.A.), <i>Asst Vice President & Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1977
Levinson, Louis , (F.S.A.), 106 Bronson Terrace, Springfield MA 01108	1965
Levita, Maurice H. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , 2828 Connecticut Avenue, Washington DC 20008 202/462-8986	1965
Levitas, Robert M. , (A.S.A.), <i>Assistant Actuary</i> , American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3743	1979
Levitsky, Charles A. , (A.S.A.), <i>Second Vice President</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 91604 213/748-8111	1970
Levy, Gerald A. , (F.S.A.), <i>Vice President</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6000	e 1965
Levy, Harris S. , <i>President Actuary & Consultant</i> , Certified Actuarial Consultant, 61 North Maple Avenue, Box 484, Ridgewood NJ 07451 201/447-5502	e 1978
Levy, Thomas D. , (F.S.A., A.I.A.), <i>Senior Vice President/Actuary</i> , Martin E Segal Co, 1730 Rhode Island Ave NW, Washington DC 20036 202/872-1870	e 1970
Lew, Edward A. , (*F.S.A., A.I.A.), <i>Consulting Actuary</i> , Route 1, Box 745, Punta Gorda FL 33950 813/639-0191	1965
Lewandowski, Chester , (F.S.A.), <i>Senior Actuarial Associate</i> , United Ins Co of America, One E Wacker Dr, Chicago IL 60614 312/266-3614	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lewis, Clair A. , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Lewis, Fielding , (A.S.A.), William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0432	e 1978
Lewis, Herman , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6313	e 1965
Lewis, James Lee , (F.S.A.), <i>Senior Vice President</i> , Mutual Security Life Ins Co, 3000 Coliseum Boulevard, E, Fort Wayne IN 46805 219/484-0511	1965
Lewis, William E. , (F.S.A.), <i>Senior Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1965
Lewis, William H. , (F.S.A.), <i>Associate Actuary</i> , Independent Life & Accident, One Independent Dr, Jacksonville FL 32276 904/358-5682	e 1965
Lewis Jr, William H. , (F.S.A., F.C.A.), <i>President</i> , Lewis & Ellis Incorporated, 7540 Lbj Freeway, Dallas TX 75251 214/661-9047	e 1969
Lewis, Winthrop T. , (A.S.A.), 50 Ancient Way, Yarmouth Port MA 02675	e 1966
Lhamon, Frederic T. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Avenue, Suite 3600, Seattle WA 98101 206/624-7940	e 1975
Libbey, David W. , (F.S.A.), <i>Director & Associate Actuary</i> , Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441	1978
Libby, William B. , (A.S.A.), <i>Secretary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06117 203/273-0123	1971
Libera, John L, Jr. , (F.S.A.), <i>Assistant Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1979
Libman, Michael L. , (A.S.A.), <i>Consulting Actuary</i> , Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122	e 1971
Liddle, J Thomas , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4254	1966
Lieberman, Sherman B. , (F.S.A.), <i>Actuary</i> , Martin E Segal Co, 607 Boylston Street, Boston MA 02116 617/262-0550	e 1976
Lielais, Juris , <i>Actuarial Consultant</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	e 1978
Likins, Robert B. , (F.S.A.), <i>Vice President & Asst Actuary</i> , Prudential Insurance Company, Prudential Plaza, 3rd Floor, Newark NJ 07101 201/877-8047	e 1977
Lilly, George P. , (F.C.A.), <i>President</i> , George P Lilly & Co Inc, 1100 W Northwest Hwy, Mt Prospect IL 60056 312/398-6651	1966
Lin, Che , (F.S.A.), <i>President</i> , William M Mercer Ltd, 1414 Hutchison House, 10 Harcourt Road, Hong Kong	1970

Membership

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Enrolled

Lin, Shiu-Shiung , (F.S.A.), <i>Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8637	1978
Lincoln, Arthur B. , (F.S.A.), <i>Director, Employee Benefits</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3500	1965
Lincoln, Charles G. , (A.S.A.), <i>Consultant</i> , 1210 Casey Key Road, Nokomis FL 33555 813/484-6669	1966
Lindahl, Richard M. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06106 203/273-0123	1979
Linden, John R. , (F.C.A.S.), <i>Chief Casualty Actuarial Div</i> , Connecticut Ins Dept, 165 Capitol Ave, Box 816, Hartford CT 06115 203/566-5275	1965
Lindgren, Robert E. , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9800	e 1976
Lindley, Gary , (A.S.A.), <i>Asst Vice Pres/ Assoc Actuary</i> , Federal Life Ins Co (Mutual), 3703 Lake at Pflingsten, Glenview IL 60025 312/729-9700	1979
Lindsay, Bruce G. , (A.S.A.), <i>Senior Vice President/ Actuary</i> , United Services Life Ins Co, 1701 Penn Avenue N.W., Washington DC 20006 203/298-6235	1966
Lindsay, Robert L. , (F.S.A.), <i>Senior Vice President</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1965
Lindsey, Elwin R. , (A.S.A.), <i>Secretary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	e 1966
Lindstrom, Lawrence A. , (F.S.A.), <i>Senior Vice President</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4134	1974
Line, Russell A. , (F.S.A.), <i>Second Vice President/ Actuary</i> , Midland Mutual Life Ins Co, 250 E Broad St, Columbus OH 43215 614/228-2001	1968
Ling, George S. Jr. , (A.S.A., F.C.A., F.F.A.A.), <i>Vice President & Secretary</i> , Kruse O'Connor & Ling Inc, 1212 NW 12th Avenue, Gainesville FL 32601 904/375-3800	e 1966
Lingo, F Jay , (F.S.A.), <i>Assistant Actuary</i> , Deferred Compensation Admin, 1645 Northstar Center, Minneapolis MN 55402	e 1979
Link, Robert F. , (F.S.A.), <i>Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	e 1965
Link, William P. , (F.S.A.), <i>Vice President</i> , Prudential Insurance Company, Box 4579, Jacksonville FL 32231 904/399-2778	1979
Linn, Eldon R. , (A.S.A.), <i>Second Vice President/ Actuary</i> , Acacia Mutual Life Ins Co, 51 Louisiana Ave NW, Washington DC 20001 202/628-4506	1966
Linney, Steven R. , (F.S.A.), <i>Senior Staff Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3274	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lino, Richard , (F.C.A.S.), <i>Actuary</i> , Insurance Services Office, 160 Water St, New York NY 10038	1965
Linquanti, August J , (A.C.A.S.), <i>Secretary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1968
Lipsky, Gerald I , (A.S.A.), <i>Actuarial Associate</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4510	1979
Liptak, Walter T , (A.S.A., A.C.A.), <i>Vice President & Actuary</i> , Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6000	e 1969
Lis, Raymond S, Jr. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-2285	1977
Liscord, Paul S , (F.C.A.S.), <i>Consulting Actuary</i> , Liscord & Ward, Inc, 6 Loudon Rd, Concord NH 03301 603/228-1391	1965
Lisle, Lottie , (A.S.A., F.C.A.), U S Department of Labor, Pension & Welfare Benefit, 200 Constitution Ave. NW, Washington DC 20216 202/523-9211	e 1966
Lister, John J , <i>Assistant Vice President</i> , William M Mercer Inc, 3 Parkway, Philadelphia PA 19102 215/561-6200	e 1976
Litchenburg, Alfred L , (F.S.A.), <i>2nd Vice President & Actuary</i> , American Fidelity Assurance Co, 2000 Classen Center, Box 25523, Oklahoma City OK 73106 405/523-2069	1978
Litow, Mark E , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	1979
Little, D Alan , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 South Lake Avenue, Pasadena CA 91101 213/577-1144	e 1966
Liu, Jack K , (A.S.A.), <i>Sr Group Pension Consultant</i> , Prudential Insurance Company, 5757 Wilshire Blvd, Los Angeles CA 90054 201/877-6000	e 1966
Lively, David L , (F.S.A., A.I.A.), <i>Consulting Actuary</i> , Carlin-Black/Mercer, 1120 Morse Rd, Columbus OH 43229 614/436-3030	e 1966
Livingston Jr, James A , (F.S.A.), <i>Senior Vice President</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2750	1965
Livingston, Roy P , (A.C.A.S.), <i>Assistant Vice President</i> , Inappo Incorporated, 1221 Ave of the Americas, New York NY 10020	1979
Livorsi, Thomas J , (F.S.A.), <i>Partner</i> , Wolfman & Moscovitch, 55 West Wacker Drive, Chicago IL 60601 312/977-1244	e 1978
Livsey, Frank , (*A.S.A., F.I.A.), <i>Partner</i> , Hewitt Associates, Box 13, First Canadian Place, Toronto Ont, Canada M5X1A9 416/368-7006	e 1974
Llewellyn, David , (F.S.A.), <i>Vice President</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-6995	1970

Membership

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	Enrolled
Loadman, Arthur E , (F.S.A.), 126 Kingsway Avenue, Winnipeg Mb, Canada R3M0H1	1966
Locicero, Joseph A , <i>Benefit Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-4400	e 1976
Lockhart, Benjamin F , <i>Senior Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1970
Lockwood, Donald A , (A.S.A., F.C.A.), <i>Executive Vice President</i> , Pension Planning Co Inc, 355 Lexington Ave, New York NY 10017 212/867-4100	e 1965
Lockwood, Gerald A , (F.S.A.), <i>Asst. Vice President & Actuary</i> , Lincoln Liberty Life Ins Co, Box 82449, Lincoln NE 68501 402/474-1111	1979
Loeb, Harold A , (A.S.A.), <i>Principal</i> , Olanie Hurst & Hemrich, 3250 Wilshire Blvd, Suite #1700, Los Angeles CA 90010 213/480-4800	e 1976
Loeber, Richard H , (F.S.A.), <i>Vice President & Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	1965
Loeffel, Carl L , (F.S.A.), <i>Second Vice President</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2598	1968
Loeser, William R , <i>Sr Pension Planning Analyst</i> , Guardian Life Ins Co, 201 Park Ave S, New York NY 10003 212/473-3000	e 1976
Loffree, James A , (F.S.A.), <i>Group Insurance Actuary</i> , North American Life Assur Co, 105 Adelaide Street, West, Toronto Ont 416/362-6011	1976
Lofgren, Eric P , (F.S.A.), <i>Associate Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 07020 212/586-4000	1979
Loftis, John M , (F.S.A.), <i>Vice President, Special Project</i> , Integon Life Ins Corp, Box 3199, Winston-Salem NC 27102 919/725-7261	1965
Logan, Thomas J , (F.S.A.), Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1979
Lohmann, Leslie J , (F.S.A.), <i>Actuary</i> , International Life Ins Co, 120 Delaware Avenue, Buffalo NY 14202 716/854-3181	1979
Lohse, Rudolph M , (F.S.A.), <i>President</i> , Seal & Lohse Incorporated, 1001 Franklin Ave, Garden City NY 11530 516/741-5560	e 1965
Lome, Elinor , <i>Senior Consultant</i> , Becker Company, 26 Washington Street, East Orange NJ 07017 201/675-8900	e 1976
Lommele, Jan Alan , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-6689	1979
Lonergan, Clyde G , (F.S.A.), <i>Consulting Actuary</i> , National Assoc Inc, 615 S Flower St, Los Angeles CA 90017 213/626-5542	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lonergan, Thomas T. , (F.S.A.), <i>Regional Vice President</i> , Meidinger & Assoc Inc, One Crown Center, 2400 Pershing Road, Kansas City MO 64108 816/474-0666	e 1977
Lones, William R. , (F.S.A.), <i>Actuarial Vice President</i> , Equitable Life Insurance Co, 604 Locust Street, Des Moines IA 50306 515/245-6927	e 1965
Long, Leon L. , (A.S.A.), 3714 Cornell St, Des Moines IA 50313	1966
Long, Robert A. , (A.C.A.), <i>Actuary</i> , State Board of Insurance, 3307 Meadowview, Missouri City TX 77459 512/475-3325	e 1966
Longaker, Leslie W. , <i>Actuarial Consultant</i> , Northeast Pension Actuaries, 1665 Ridge Rd E, Rochester NY 14621 716/467-6711	e 1978
Longerman, Kenneth John , (F.S.A.), <i>Assistant Actuary</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	1978
Longley-Cook, Laurence H. , (*A.S.A., F.C.A.S., F.I.A.), Hinson's Island, Box 722, Hamilton 809/292-2062	1965
Longmoore, John T. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4163	e 1965
Longyear, George Y. , (A.S.A.), <i>Senior Actuarial Assistant</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3116	1971
Loo, Jay Tsu-Yi , (F.S.A.), <i>Consulting Actuary</i> , Consulting Services Inc, 411 Century Plaza, Lansdale PA 19446 215/362-2248	e 1969
Loomis, G Herbert , (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 07016 212/578-2211	e 1979
Lord, Brent Allen , (F.S.A.), <i>Associate Actuary</i> , College Life Insurance Co, 3500 Depauw Blvd., Indianapolis IN 46268 317/871-4200	1979
Lord, Frank C. , <i>Assistant Secretary</i> , Hartford Insurance Group, Hartford Plaza, Pension Department, Hartford CT 06115	e 1979
Lord, Samuel H. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1970
Lorenz, Aldis J. , <i>Employee Benefit Plan Consltnt</i> , 720 Olive St, Suite 2200, St. Louis MO 63101	e 1971
Loring, Denis W. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2877	e 1977
Losk, Norman S. , (F.S.A., A.C.A.), <i>State Actuary</i> , State of Washington, 207 Institutions Building, Campus Mail Stop Ag-22, Olympia WA 98504 206/753-9144	e 1972
Loughlin, Martin J. , (F.S.A.), <i>Group Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5265	1969
Lovchik, Gerald , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979

Membership

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Enrolled

e 1966

- Lovekamp, Glen H.**, (A.S.A.), *Actuary*, Country Life Insurance Company, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2307
- Low, George D.**, (*A.S.A., F.F.A.), *Consulting Actuary*, 184 High Street, Pittsfield MA 01201 413/445-5024 1966
- Lowden, Beverly S.**, (F.S.A.), *Actuarial Director*, John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-4153 1968
- Lowden, Robert D.**, (F.S.A.), *Vice President & Actuary*, John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2587 1965
- Lowe, Robert F.**, (F.C.A.S.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 1970
- Lowe, Stephen P.**, (A.C.A.S.), *Senior Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 1979
- Lowery, P Randall**, (A.S.A.), *Assistant Actuary-Products*, Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 1979
- Lowrie, Walter B.**, (F.S.A.), *Assistant Actuary*, Occidental Life Ins Co, Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-3104 1966
- Lozowski, Chester M.**, (A.S.A.), *Actuarial Services Manager*, Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000 1979
- Lubin, Lawrence**, (F.S.A.), *Senior Vice President*, Standard Security Life Ins Co, 485 Madison Avenue, New York NY 10022 212/355-4141 1966
- Lublin, Leon**, (A.C.A.), *Vice President & Actuary*, American Heritage Life Ins Co, 11 E Forsyth St, Jacksonville FL 32202 e 1966
- Luckner, Warren R.**, (F.S.A.), *Chairman of Actuarial Science*, University of Nebraska, Burnett Hall, Room 312, Lincoln NE 68588 402/472-2698 1977
- Ludke, David R.**, (A.S.A.), *Travelers Insurance Company*, One Tower Square, Hartford CT 06115 203/523-0067 1979
- Luk, Peter**, (F.S.A., F.I.A.), *Assistant Director*, Hang Lung Development Co Ltd, 2-20 Paterson St 25/FI, Hang Lung Centre, Hong Kong 5 1977
- Lukan, Edelbert**, *Benefit Cost Advisor*, Mobil Oil Corporation, 150 East 42nd Street, New York NY 10017 e 1976
- Lukens, Jaywood**, (F.S.A.), 5545 Riviera Dr, Coral Gables FL 33146 e 1965
- Lumsden, William F.**, (F.S.A., F.C.A.), *Senior Vice President*, Meidinger & Assoc Inc, 3333 N Mayfair Rd, Room 307, Wauwatosa WI 53202 414/276-9080 e 1965
- Lunbeck, Robert A.**, (F.S.A., F.C.A.), *Actuary*, The Wyatt Co, 1660 Suburban Station, Philadelphia PA 19103 215/569-4393 e 1965

	Enrolled
Lund, Allan C. , (A.S.A., M.C.A.), <i>Pension Actuary</i> , Deferred Compensation Admin, 1645 Cargill Building, Minneapolis MN 55402	e 1966
Lundberg, James J. , (A.S.A.), <i>Director</i> , Blue Cross/Blue Shield of Ind. 120 W Market St, Indianapolis IN 46204 317/263-4805	1969
Lunde, Orlen E. , (F.S.A.), <i>Principal</i> , Touche Ross & Company, 780 Northstar Center, Minneapolis MN 55402 612/333-2301	1970
Lundquist, Franklin L. , (F.S.A.), <i>Associate Actuary</i> , Central Life Assurance Co, 611 5th Ave, Box 1555, Des Moines IA 50306 515/283-2371	1974
Luneburg, Bonnie C. , (A.C.A.S.), <i>Assistant Actuary</i> , Industrial Indemnity Company, Box 3660, San Francisco CA 94111 415/986-3535	1979
Lupean, Edward M. , <i>President</i> , Edward M Lupean Co, 837 Oliver Bldg, Pittsburgh PA 15222 412/281-8244	e 1977
Lutz, Carl J. , (A.S.A.), <i>Assistant Actuary</i> , American-Amicable Life Ins Co, Box 1849-50, Waco TX 76703 817/753-7311	1979
Lutz, Harry S. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 1200 First American Ctr, Nashville TN 37238 615/244-4036	e 1974
Lutz, Lauren J. , 904 Florida Avenue, Port Huron MI 48060	1965
Lutz, Willis J. , 4733 Mill Creek Road, Dallas TX 75270	e 1965
Luzader, Randall M. , (A.S.A., F.C.A.), <i>Chief Actuary</i> , Hubbard Bert Incorporated, 500 First National Bank, Erie PA 16501 814/453-3633	e 1970
Lyle, Robert A. , (F.S.A., F.F.A.), <i>Assoc Actuary-Fin Planning</i> , Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721	1977
Lyle, Robert V. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1968
Lyle, Ted A. , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5708	1979
Lynas, Robert H. , (M.C.A.), <i>Actuary</i> , Blue Cross/Blue Shield of Mi, 600 E. Lafayette #1902, Detroit MI 48226 313/225-9590	1969
Lynch, John T. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Grant Street, Suite 4675, Washington DC 20037 412/261-1060	e 1976
Lynch, Josiah. , (A.S.A., F.C.A.), <i>President</i> , Lynch, Joe & Co, 1651 Old Meadow Road, McLean VA 22102 703/893-3170	e 1966
Lynch, Mark L. , <i>Asst Director-Defined Benefit</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-4430	e 1977
Lynch, Robert R. , (A.S.A.), <i>Staff Assistant</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3887	e 1979

Membership

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	Enrolled
Lynch, Timothy J. , (F.S.A.), <i>Executive Vice President</i> , Meidinger & Assoc Inc, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240	e 1972
Lynde, Harold W. , 236 C Marblehead Lane, Jamesburg NJ 08831	e 1966
Lyon, Dorothy M. , 7158 Knobwood Drive, Apt. E, Indianapolis IN 46260	1966
Lyons Jr, Harold V. , (F.S.A.), <i>Associate Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1976
Lyons, Daniel J. , (F.S.A., F.C.A.S.), <i>Lyons, Daniel J.</i> , 207 Renfrew Ave, Renton NJ 08618 609/394-7787	1965
Lyons, Frank J. , (F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Avenue, Engldw Cliffs NJ 07632 201/567-0001	e 1967
Lyons, Harold V. , (F.S.A., F.C.A.S.), <i>Consulting Actuary</i> , 70 Hudson Road, Bellerose NY 11426 516/328-3324	e 1965
Lyons, Samuel J.Jr. , (A.S.A.), <i>Manager, Retirement Plans</i> , Weyerhaeuser Company, Tacoma WA 98477 206/593-7524	e 1971

M

Mabry, Feed Erick C. , (F.S.A., A.I.A., M.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 340 Interstate N #110, Atlanta GA 30339 404/955-2488	e 1969
Macarchuk, John , (F.S.A.), <i>2nd Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1965
Macaulay, Joseph P. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-6112	e 1971
MacDonald, A Ross , (F.S.A.), 53 Belgrave Avenue, Toronto, Ont, Canada M5M3S9 416/489-1822	e 1967
MacDonald, A Howard , (A.S.A.), <i>Associate Actuary</i> , Federal Home Life Insurance Co, 78 West Michigan Avenue, Battle Creek MI 49017 616/965-7351	1979
MacDonald, Colin D. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Cal-Western States Life Ins, 2020 L St, Sacramento CA 95814 916/444-7100	1970
MacDonald, David D. , (A.S.A.), <i>Actuary</i> , American Actuaries Inc, 2103 Coronado Dr S E, Grand Rapids MI 49506 616/459-1050	e 1966
MacDonald, J Bruce , (F.S.A., F.C.A.), <i>Vice President</i> , William M Mercer Ltd, 1505 Barrington Street, Halifax NS, Canada B3J3K5 902/429-7050	e 1966
MacDougall, John A. , (F.S.A., F.C.A.), <i>Senior Vice President/Actuary</i> , Edward H Friend & Co, 1800 K Street, NW, Suite 500, Washington DC 20006 202/785-9080	e 1966
MacGinnitie, W Janes , (F.S.A., F.C.A.S., F.C.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	1965

	Enrolled
MacIntyre, Neil W. , (F.S.A.), Box 22, Harvey's Lake PA 18618 717/639-5341	1965
Mack, Merrill J. , (F.S.A.), <i>Actuary</i> , Liberty Life Assurance Company, 175 Berkeley Street, Boston MA 02117 617/357-9500	1966
Mackeen, W Duncan , (A.S.A.), <i>Actuary</i> , American Income Life Ins Co, Box 208, Waco TX 76703 817/772-3050	1979
Macken, Daniel D. , (F.I.A., F.C.A., A.F.A.A.), <i>Consulting Actuary</i> , 1900 First Avenue East, Cedar Rapids IA 52402	e 1965
MacKillop, Donald K. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3997	1965
MacKinnon, Malcolm D. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Group Pension Office, Florham Park NJ 07932 201/877-6000	e 1965
MacKinnon, Will D. , (F.S.A.), <i>Mackinnon, Will D</i> , 3000 Grand Ave Apt 1003, Des Moines IA 50312	1965
MacKlin, Donald F. , (F.S.A.), <i>Actuary</i> , Crown Life Insurance Company, 120 Bloor Street East, Toronto Ont, Canada M4W1B8 416/928-4534	1976
MacLaughlin, Betty K. , <i>Chief Valuation Analyst</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-7670	e 1976
MacLean, George A. , (F.S.A.), 16029 Farr Hill Drive, Westfield IN 46074	1965
MacLean, James F. , (F.S.A., F.C.A.), <i>Manager-Consulting Actuary</i> , G B Buck Consulting Actuaries, 340 Interstate North, Suite 110, Atlanta GA 30339 404/955-2488	e 1965
MacLennan, Alan D. , (F.S.A.), <i>Vice President Group Operation</i> , Great- West Life Assurance Co, 60 Osborne Street North, Winnipeg, Canada R3C3A5 204/946-9662	e 1976
MacLennan, Robert D. , (F.S.A.), <i>Senior Vice President</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3510	1965
MacLeod, D Rae , (F.S.A.), <i>Vice President</i> , Manufacturers Life Ins Co, 200 Bloor St E, Toronto Ont, Canada M4W1E5 416/928-4100	1971
Macomber, William A. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	1965
MacPhail, Jack D. , (F.S.A.), <i>President</i> , PHA Life Insurance Company, 400 Medical Arts Bldg, Portland OR 97205 503/221-6713	e 1965
MacPhee, Malcolm T. , (F.S.A.), <i>Actuary</i> , Marshall Wolper Pension Serv, 444 Brickell Avenue, Suite M 100, Miami FL 33131 305/379-7611	e 1971
MacRae, Earl M. , (F.S.A.), 1307 Marian Lane, Newport Beach CA 92660	1965
Mactas, Leonard , (F.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1965

Membership

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	Enrolled
Mactas, Mark V. , (A.S.A.), <i>Assistant Actuary</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5393	e 1979
Madrecki, Karl. , (A.S.A.), <i>Assistant Actuary</i> , Blue Cross/Blue Shield Assoc, 840 N Lake Shore Drive, Chicago IL 60611 312/440-6505	1979
Magalska, James. , (F.S.A.), <i>Consulting Actuary</i> , Touche Ross & Company, 780 Worthstar Center, Minneapolis MN 55402 612/333-2301	e 1973
Maglathlin, Ralph H. , (F.S.A.), 44 Treeborough Drive, West Hartford CT 06117	e 1965
Magnuson, Earl S. , (F.S.A., A.C.A.), <i>Vice President & Actuary</i> , Physicians Mutual Insurance Co, 115 South 42nd Street, Omaha NE 68131 402/558-8900	1966
Magnusson, Lynn A. , (F.S.A.), <i>Actuary</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	e 1976
Magrath, Joseph J. , (F.C.A.S.), 3100 S Ocean Boulevard, Highland Bch FL 33431	1965
Maguire, Ralph D. , (F.S.A.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Magyar, Joel C. , (F.S.A.), <i>Second Vice President/Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7119	1973
Mah, Susan E. , <i>Assistant Actuary</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1976
Mahder, John. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	1965
Mahern, Edward J. , <i>Actuary</i> , EBASCO Risk Management, 100 Church Street, New York NY 10007 212/785-2200	e 1976
Mahoney, Michael J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	e 1971
Mahoney, Thomas F. , (A.C.A.), <i>Senior Vice President/Actuary</i> , All American Life & Casualty, 8501 West Higgins Road, Chicago IL 60631 312/399-6733	1966
Maidanick, Charles. , (A.S.A., F.C.A., A.F.A.A.), Internal Revenue Service, 230 S Dearborn Street, Chicago IL 60604 312/886-4860	e 1966
Maier, Donald B. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2955	1965
Maine, James S. , (F.F.A.A.), <i>Vice President & Actuary</i> , Woodmen of the World Life Ins, 1700 Farnam St, Omaha NE 68102 402/342-1890	1965
Makgill, Stephen S. , (F.C.A.S.), <i>President</i> , Pa Compensation Rating Bureau, 1339 Chestnut Street, Philadelphia PA 19107 215/568-2371	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Malament, Daniel**, (A.S.A.), 75 Henry St, Brooklyn NY 11201 e 1966
- Malasky, Arnold M.**, (F.S.A., F.C.A.), *Consulting Actuary*, The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9366 e 1969
- Malkin, Moses M.**, *President*, Professionals Pension, 47 College Street, 6-, New Haven CT 06510 e 1979
- Mallin, Mitchell**, *Pension Consultant*, The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 e 1976
- Mallory, Robert L.**, (F.S.A.), *Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6391 1965
- Malloy, Thomas M.**, (F.S.A.), *Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7448 e 1968
- Maloney, John T.**, (A.S.A.), *Actuarial Associate*, Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 1979
617/725-6716
- Maloney, William F.**, *Owner*, Frederick Associates, 1600 N Broadway, Suite 545, Santa Ana CA 92706 714/547-5439 e 1976
- Maltz, Allen**, (F.S.A.), *Associate Actuary*, Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111 e 1978
- Mamakos, Emmanuel S.**, *Consultant*, The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1976
- Manchester, Karl L.**, (F.S.A.), *Executive Vice President*, Great Southern Life Ins Co, Box 1972, Houston TX 77001 1966
713/622-2000
- Mandat, Roland A.**, *Consulting Actuary*, R A Mandat Cnslng Actuaries, Compass World Building, 900 East Louisiana, Denver CO 80210 303/744-6353 1966
- Mandel, Harry W.**, *Actuary*, The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485 e 1977
- Mandeville, Grace A.**, (F.C.A.), 63 E 9th Street, New York NY 10003 212/475-4849 1966
- Mangan, Annette Z.**, *Account Representative*, 1407 Montrey Street, Pittsburgh PA 15212 412/237-2020 e 1976
- Mangawang, J Michael**, *Consulting Actuary*, Western State Administrators, Box 8082, Fresno CA 93747 209/251-4861 e 1977
- Mann, Dale C.**, (A.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Omaha NE 68114 402/393-9400 1979
- Manning, James H.**, *Chief Div of Actuarial Svc*, Unemployment Insurance Servic, 601 D St NW Room 7410, Washington DC 20213 1971
202/376-7231
- Manning, Kathleen E.**, (F.S.A.), *Associate Actuary*, Health Care Service Corp, 233 N Michigan Avenue, Chicago IL 60601 1979
312/661-2500
- Manousoff, James**, Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 e 1976

Membership

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Enrolled

Manson, Clair S. , (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 55 Corporate Woods #260, 9300 West 110th Street, Overland Park KS 66210 913/381-6677	1966
Marakas, John L. , <i>President</i> , Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-7604	1966
Marchesani, Patricia A. , <i>Consultant</i> , The Wyatt Co, The Wyatt Company, 1 Post Street, San Francisco CA 94104 415/986-6568	e 1976
Marcus, John J. , (F.S.A.), <i>Senior Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7575	1965
Marek, Mary Lou , <i>Manager Planning</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6971	e 1976
Margel, Lawrence N. , (F.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1500 Market Street, Philadelphia PA 19102 215/563-4500	e 1965
Margolies, Stephen , <i>President</i> , Pension Actuarial Assoc Inc, 263 Center Ave, Box 649, Westwood NJ 07675 201/664-6400	e 1978
Margolin, Myron H. , (F.S.A.), <i>Vice Pres & Assoc Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6662	e 1965
Margolis, Donald R. , (A.C.A.S.), <i>President</i> , Jermicil Corporation, 800 W Airport Fwy, Box 6051, Irving TX 75062 214/579-7966	1967
Margus, Evelyn Y. , <i>Actuarial Assistant</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1978
Margus, Paul , (A.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3697	1979
Marietti, Roger N. , (F.C.A.), Marietti Company, 6350 LBJ Freeway, Dallas TX 75240 214/661-3436	e 1969
Marino, James Francis , (A.C.A.S.), <i>Vice President & Actuary</i> , Merchants Insurance Group, 250 Main Street, Buffalo NY 14202	1979
Marion, Peter A. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1979
Markel, Frank L. , (F.S.A.), <i>Actuary</i> , General Board of Pensions, United Methodist Church, 1200 Davis Street, Evanston IL 60201 312/869-4550	e 1972
Markell, Andrew S. , (F.S.A., A.C.A.S.), <i>Vice President</i> , League Life Insurance Company, 15600 Providence Drive, Southfield MI 48075 313/557-0353	1965
Marker, Richard L. , (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1977
Markley, Milton L. , (F.S.A.), <i>Vice President & Actuary</i> , Rockford Life Insurance Co, 526-532 W State St, Rockford IL 61101 815/987-2354	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Marks, Alene M.**, (A.F.A.A.), *Assistant Actuary*, Royal Neighbors of America, 230 16th Street, Rock Island IL 61201 309/788-4561 1970
- Marks, James J.**, (A.S.A.), *Actuary*, Winklevoss & Associates, 3508 Science Center, Suite 300, Philadelphia PA 19104 215/387-1052 e 1979
- Marks, Rosemary N.**, (A.C.A.S.), *Assistant Actuary*, Government Employees Ins Co, Geico Plaza, Washington DC 20076 1979
- Markusfeld, Hersh**, (F.S.A.), *Senior Vice President*, Fireman's Fund American Life, 1600 Los Gatos Road, San Rafael CA 94911 415/492-5305 1976
- Marler, Carol A.**, (A.S.A.), *Assistant Actuary*, Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8286 e 1979
- Maroni, Edward W.**, (A.S.A., F.C.A.), *Principal*, Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Suite 211, Atlanta GA 30326 404/261-7820 e 1966
- Marosek, Sharon J.**, *Assoc. Chief Valuation Analyst*, Travelers Insurance Company, 250 Constitution Plaza, 4th Floor, Hartford CT 06115 203/277-6723 e 1976
- Marples, William F.**, (*A.S.A., F.I.A., F.C.A.), *Consulting Actuary*, 7670 Opportunity Road, Suite 100, San Diego CA 92111 714/277-8050 e 1965
- Marra, Mario J.**, (A.S.A.), *Asst. Dir., of Group Pensions*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 e 1976
- Marshall, Erston**, (F.S.A.), Peachtree Towers Apt 19J, 300 W Peachtree St Mn, Atlanta GA 30308 1965
- Marshall, Jack A.**, (F.S.A.), *Vice President & Actuary*, John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-4412 1968
- Marshall, W Lysle**, (F.C.A.), *Actuary*, The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0469 e 1970
- Marshall, Wayne P.**, *Associate Manager*, Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3086 e 1976
- Marticello, Daniel N.**, (A.S.A.), *Assistant Actuary*, Acacia Mutual Life Ins Co, 51 Louisiana Avenue, NW, Washington DC 20001 202/628-4506 1979
- Martin Jr, Leslie R.**, (F.S.A.), *Actuary Group Division*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 e 1965
- Martin, Dan**, (A.S.A.), *Assistant Actuary*, National Old Line Ins Co, 501 Woodlane, Little Rock AR 72203 501/372-5000 1979
- Martin, David A.**, (F.S.A.), *Associate Group Actuary*, New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 1976

Membership

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Enrolled

- Martin, Edward B.**, (F.S.A.), *Director, Coinsurance Products*, Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1979
- Martin, Henry J.**, (F.S.A.), *Second Vice Pres & Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000 1965
- Martin, Joseph D.**, *Vice President and Actuary*, Moneymasters Incorporation, 84 NE Loop 410, Suite 382 W, San Antonio TX 78216 512/341-7781 e 1979
- Martin, Judy L.**, *Consulting Actuary*, J D N Inc, 690 Market, San Francisco CA 94114 415/931-4411 e 1977
- Martin, Leslie R.**, (*F.S.A.), 20 Birch Road, West Hartford CT 06119 1965
- Martin, Norman K.**, (F.S.A.), *Vice President & Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2787 1965
- Martin, Paul E.**, (*F.S.A.), Wilderness Country Club, 101 Clubhouse Lane, Naples FL 33942 1965
- Martin, Richard E.**, *Actuary*, Herget & Company Incorporated, 204 E Lombard St, Baltimore MD 21202 301/539-3500 e 1976
- Martin, Robert C.**, (F.S.A.), *Second Vice President*, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 1965
- Martin, Ronald J.**, (A.S.A.), 1405 St Patrick St, Victoria, BC, Canada V8V3W9 1966
- Martineau, Claude J.**, (F.S.A.), *Actuary*, Assumption Mutual Life Ins Co, 770 Main St, Moncton NB, Canada E1C8L1 506/855-6040 e 1974
- Martineau, Donald J.**, (F.S.A.), *Actuary*, Colonial Penn Life Ins Co, 5 Penn Center Plaza, 34th Floor, Philadelphia PA 19103 215/988-8054 1974
- Martinelli, Robert O.**, (F.S.A.), *Senior Vice President*, Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720 1965
- Marwitz, Werner**, *Sr Actuary*, Internal Revenue Service, 1111 Constitution Ave NW, N.W., Washington DC 20224 202/964-4279 1970
- Marx, Richard B.**, (F.S.A.), *Asst Vice President & Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 1965
- Masecar, Rolph W.**, (A.S.A.), Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420 e 1966
- Masica, James G.**, (F.S.A.), *Vice President & Actuary*, IDS Plan Services Inc, 2400 IDS Tower, Minneapolis MN 55402 612/372-2554 e 1974
- Masiello, Adelaide**, *Associate Actuary*, G B Buck Consulting Actuaries, Two Penn Plaza, New York NY 10001 212/279-4400 e 1976
- Mason, Craig T.**, *Vice President*, William M Mercer Inc, 1200 Milam Street, Suite 501, Houston TX 77002 713/651-0507 e 1976

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	Enrolled
Mason, Floyd D. , (F.S.A.), <i>Senior Vice President/Actuary</i> , American Security Life Ins Co, Box 2341, San Antonio TX 78298 512/227-1281	1966
Massey, John B. , (F.S.A.), <i>Partner</i> , Meeks & Co, 921 Chatham Ln, Columbus OH 43221 614/451-9750	e 1965
Massidda, William R. , <i>President</i> , Pension Associates Inc, 1243 Main St, Springfield MA 01103 413/781-1261	e 1976
Mast, Boyd , (F.S.A., F.C.A.), <i>V P & Consulting Actuary</i> , William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8066	e 1966
Mast, Robert P. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1977
Masterson Jr., William E. , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Ins, Hartford CT 06152 203/726-4296	1968
Masterson, Norton E. , (F.C.A.S.), <i>Consulting Actuary</i> , 1516 Clark Street, Stevens Point WI 54481 715/344-3831	1965
Mateja, Glenn A. , (F.S.A.), <i>Vice President</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-6944	e 1973
Mateja, Michael E. , (F.S.A.), <i>Actuary-Corporate Actuarial</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1965
Mathers, Richard , <i>Vice President</i> , Waters Parkerson & Co Inc, Whitney Bank Bldg, New Orleans LA 70130 504/581-2022	e 1976
Mathis, Thomas A. , <i>Manager-Compensation & Benefit</i> , E I Du Pont De Nemours & Co, 2121 Ponce De Leon Blvd, Suite 600, Coral Gables FL 33134 305/447-4207	e 1971
Matthews, Arthur N. , 2412 Maiden Lane, Roanoke, VA 24015	1966
Mathwick, Lloyd F. , (A.C.A.S.), <i>Vice Pres Group Health & Life</i> , Employers Life Ins of Wausau, 2000 Westwood Dr, Wausau WI 54401 715/845-5211	1966
Matson, Anne B. , (A.C.A.S.), <i>Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
Matteodo Jr., Simone , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2982	1965
Mattson, Brian J. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 7900 Xerxes Ave S, Suite 1240, Minneapolis MN 55431 612/835-5435	e 1979
Matulich, Edward J. , (F.S.A.), <i>Asst V P & Group Actuary</i> , Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-6878	1971
Matz, J Edwin , (F.S.A.), <i>Chairman & Chief Exec Officer</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2440	1965
Matzen, Keith W. , (A.S.A., A.F.A.A.), <i>Actuarial Assistant</i> , Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 52806 309/786-6481	1979

Membership

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Enrolled

Maughn, James D. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Centennial Life Insurance Co, 5700 Broadmoor Box 470, Mission KS 66201 912/676-5703	1976
Maule, Robert G. , (F.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1972
Mault, Robert W. , (F.S.A.), <i>Second Vice President/Actuary</i> , Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8248	e 1971
Maurer, John A. , (F.S.A.), <i>Vice President & Actuary</i> , American National Ins Co, One Moody Plaza Pob 1780, Galveston TX 77550 713/763-4661	1969
Maurer, Richard L. , (F.S.A.), <i>Assistant Actuary</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1855	1979
Mawdsley, William H, III , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1979
Maxon, Robert G. , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1969
May, Robert M. , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	e 1969
May, Thomas L. , (F.S.A.), <i>Assistant Actuary</i> , Equitable Life Insurance Co, 604 Locust Street, Des Moines IA 50306 515/245-6830	1978
Maynard, John C. , (F.S.A.), <i>Sr VP & Chief Actuary</i> , Canada Life Assurance Company, 330 University Ave, Toronto Ont, Canada M5G1R8 416/597-1456	1966
Mayo, George F M. , (*A.S.A., F.I.A.), <i>Group Vice President</i> , National Life Assurance Co, 522 University Avenue, Toronto Ont, Canada M5G1Y7 416/598-2122	e 1968
Mays, Walter J. , (A.S.A.), 6565 Stewart Rd, Cincinnati OH 45236	1966
Mazanec, Donald R. , <i>Consulting Principal</i> , A S Hansen Inc, 2330 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	e 1976
McAllister, Jerry R. , (F.S.A.), <i>Second VP & Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3500	e 1966
McAllister, Joseph P. , (F.S.A.), <i>Partner</i> , Bryan Pendleton Swats & McAll, 4205 Hillsboro Road, Suite A200, Nashville TN 37215 615/385-1640	e 1965
McAulay, Archibald H. , (F.S.A.), <i>Management Consultant</i> , Hudson House, Ardsley-Hdsn NY 10503 914/591-8373	1965
McBrayer, Robert V Jr. , (A.S.A.), <i>Associate Actuary</i> , Reserve Life Ins Co, 403 S Akard, Dallas TX 75202 214/670-9700	1979
McBrierty, Harry J. , <i>Consultant</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976

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	Enrolled
McCaffrey, Owen P. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, Sears Tower Suite 5600, 233 S Wacker Dr, Chicago IL 60606 312/876-1616	1966
McCall, Thomas R. , (M.C.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 800 Superior Avenue, Cleveland OH 44114 212/696-9100	e 1966
McCallum, Alexander C. , (F.S.A.), <i>Vice President</i> , Alcan Fiduciaries Ltd, 1 Place Ville Marie, Montreal, Que, Canada H3B3Y1	e 1967
McCallum, William T. , (F.S.A.), <i>Director of Marketing</i> , Great-West Life Assurance Co, 1 Park Central, 1515 Arapahoe, Ste 1300, Denver CO 80202 303/892-6556	e 1975
McCarter, William C. , (F.S.A.), 6504 Calle Candela NW, Albuquerque NM 87107	1965
McCarthy, Daniel J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, , New York NY 10001 212/279-7166	e 1965
McCarthy, Denis J. , <i>Actuary</i> , Employee Benefit Plans Consul, Monadnock Bldg, 681 Market St Ste 576, San Francisco CA 94105	e 1967
McCarthy, John T. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 11791 212/578-2211	e 1965
McCarthy, William J. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1974
McCarty, Robert W. , (F.S.A.), <i>Executive Vice Pres & Actuary</i> , Transamerica Insurance Corp, Box 54178, Los Angeles CA 90015 213/742-2287	e 1965
McCaskey, Raymond F. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60067 312/661-2500	1979
McCauslan, George W. , (F.S.A.), <i>Consulting Actuary</i> , Coates & Crawford Inc, 114 Sansome St Ste 1123, San Francisco CA 94104 415/421-6810	e 1978
McCaw, Daniel L. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59B, Toronto, Ont, Canada M5C1A5 416/868-2923	1976
McCaw, John R. , (A.S.A.), <i>Assistant Actuary</i> , Meidinger & Assoc Inc, 5744 LBJ Freeway, Suite 201, Dallas TX 75231 214/233-9928	e 1979
McClelland, John R. , (F.S.A.), <i>Vice President & Actuary</i> , Continental American Life Ins, Box 750, Wilmington DE 19899 302/421-5827	e 1970
McClenahan, Charles L. , (F.C.A.S.), <i>Director & Actuary</i> , Continental Assurance Company, CNA Plaza, Chicago IL 60685 312/822-4923	1974
McClester, Robert S. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Hanover Road, Group Pension Office, Florham Park NJ 07932 201/966-3153	1978
McClintock, Henry L. , (A.S.A.), Overlook Circle, Tryon NC 28782	1966

Membership

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	Enrolled
McClure, Richard D. , (F.C.A.S.), <i>Consulting Actuary</i> , Box 321 A, Rfd2, Plymouth NH 03264 312/540-2000	1965
McCluskey, Peter V. , (A.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/515-8000	e 1976
McCollum, Harold , (A.S.A.), <i>Sr Vice President & Actuary</i> , National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50308 515/283-0101	e 1966
McComb, Thomas M. , (F.C.A.), <i>McComb, Thomas M</i> , Box 48, Ft Collins CO 80522 303/482-1814	e 1970
McCombs, Allan B. , (F.S.A.), <i>McCombs, Allan B</i> , R R #1 Box 172, Libertyville IL 60048	1965
McConnell, David B. , <i>Consultant</i> , The Wyatt Co, 5955 Desoto Avenue, Suite #220, Woodland Hills CA 91367 213/883-9747	e 1976
McConnell, Paul J. , (A.S.A.), <i>Consulting Actuary</i> , Johnson & Higgins, Box 1111, Atlanta GA 30343 404/658-1330	1979
McConney, Gerald E. , (A.S.A., F.C.A.), <i>Principal</i> , Coopers & Lybrand, 1000 West Sixth Street, Los Angeles CA 90017 213/481-1000	e 1966
McCord, David R. , (F.S.A.), <i>Vice President & Actuary</i> , Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400	1966
McCorkle, Robert A. , (F.S.A.), <i>McCorkle, Robert A</i> , 3500 Downing Ave, Glendale CA 91208	e 1965
McCormick, W Glenn , (F.S.A.), <i>Vice President & Asst Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 19034 201/877-5719	1965
McCoy, Glen E. , (A.S.A.), <i>Actuarial Admin</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	1971
McCoy, John S. , (F.S.A., A.C.A.), 30 Country Club Drive, Prt Wash NY 11050	e 1965
McCracken, Lester R. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 1050 17th St NW, Washington DC 20036 202/466-3571	1970
McCready, James M. , (A.S.A.), <i>Associate Group Actuary</i> , Michigan Life Insurance Co, 28333 Telegraph Road, Southfield MI 48034 313/355-5500	1979
McCrory, Robert T. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 100 Georgia, Portland OR 97204 503/226-9500	1978
McCrosson, Thomas A. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1975
McDaniel, Jeffrey D. , (F.S.A.), <i>Associate Group Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43085 614/227-8345	1979
McDevitt, James F. , (F.S.A.), <i>2nd V P & Group Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1974

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	Enrolled
McDiarmid, Fergus J. , (F.S.A.), 3455 S Washington Rd, Fort Wayne IN 46804	1965
McDonald, Angus L. , 1113 Robert E Lee Rd, Austin TX 78704 TX 78704	1970
McDonald, Charles , (A.C.A.S.), <i>Vice President Actuarial</i> , Employers Ins of Texas, Box 2759, Dallas TX 75221 214/653-8176	1969
McDonald, Graham R. , (F.S.A.), <i>Group Pension Officer</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg Mb, Canada R3C3A5 204/946-9216	e 1975
McDonald, Milton G. , (A.C.A.S.), <i>Chief Actuary</i> , Massachusetts Ins Dept, 100 Cambridge St, Boston MA 02202	1966
McDonald, Woodrow H. , (F.S.A.), <i>Assistant</i> , Business Men's Assurance Co, 700 Karnes Blvd, Kansas City MO 64141 816/753-8000	1977
McDonnell, James R. , (F.S.A.), 1530 Palisade Avenue, Apt 22C, Fort Lee NJ 07024	1965
McDonnell, William J. , (A.S.A., F.C.A.), <i>Vice President</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0461	e 1966
McDonough, Robert M. , (F.S.A.), <i>Vice President-Assoc Actuary</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2776	e 1973
McElhaney, Stephen T. , (F.S.A., A.C.A.), <i>2nd V P & Associate Actuary</i> , Cowan Actuarial Co, 700 Walnut St #606, Cincinnati OH 45202 513/241-1280	e 1975
McEneaney, Raymond J. , (F.S.A.), <i>President</i> , Maritime Life Assurance Co, 2701 Dutch Village Road, Halifax, NS, Canada B3J2X5 902/455-0481	1970
McFall, Melvin C. , (F.S.A.), <i>Asst. Vice President & Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1978
McFarland, Hugh J. , (F.S.A.), <i>Midwestern United Life Ins</i> , 7551 U S Highway 24 W, Fort Wayne IN 46804 219/432-1551	1971
McFarlane, A David , (F.S.A.), <i>Exec. Vice President & Actuary</i> , Family Life Assurance Company, 300 5th Avenue, SW, Calgary, Albania T2P2H6 403/261-6750	1974
McFarlane, J Donald , (F.S.A.), <i>Vice President</i> , Northern Life Assurance Co, Box 2457, London, Ont, Canada N6A4G3 519/439-0171	1967
McGarrity, Edward C. , <i>Manager</i> , 757 56th St, Brooklyn NY 11220	e 1976
McGarry, James E. , (F.C.A.), <i>Vice President</i> , A S Hansen Inc, 1st Intl Bldg # 2020, Dallas TX 75270 214/748-0501	e 1967
McGee, Robert R. , (F.S.A.), <i>Associate Actuary</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3190	1979
McGinn, Daniel F. , (F.S.A., F.C.A.), <i>President</i> , McGinn, Dan & Assoc Inc, 1150 S Olive Street, Los Angeles CA 90030 213/747-6501	e 1965

Membership

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	Enrolled
McGrath, Franklyn J. , (A.S.A., M.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1976
McGuinness, Michael B. , (F.S.A.), <i>Actuarial Vice-President</i> , National Life Assurance Co, 522 University Avenue, Toronto Ont 416/598-2122	1976
McHugh, Robert C. , <i>Consultant</i> , The Wyatt Co, 200 1st Natioanl Bldg, Detroit MI 48226 313/961-5485	e 1976
McInally, Loia D. , (F.S.A.), <i>Senior Vice President</i> , Huggins & Co Inc, 239 South 18th Street, Philadelphia PA 19103 215/875-2300	e 1967
McIntosh, Kenneth L. , (A.C.A.S.), <i>Property & Casualty Actuary</i> , State Capitol Bldg #229, Atlanta GA 30334	1966
McIntyre, James C. , (F.S.A.), <i>Exec. Vice President-Indv</i> , General American Life Ins Co, 701 Market St, St Louis MO 63101 314/444-0659	e 1965
McIntyre, Jane , <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
McIsaac, Donald A. , (F.S.A.), <i>Director, Life Ins Division</i> , Federal Dept of Insurance, 140 Rue Oconnor, Ottawa, Ont, Canada K1A0H2 613/996-8607	1972
McJohn, James F. , (F.S.A.), <i>Assistant Vice President & Act</i> , William M Mercer Inc, 1200 Milam #501, Houston TX 77002 713/651-0507	e 1979
McKay, Robert J. , (F.S.A.), <i>Hewitt Associates</i> , 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	1979
McKearney, Lawrence J. , (F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1969
McKee, John W, III. , (F.S.A.), <i>Vice President & Actuary</i> , Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1973
McKee, Donald R. , <i>Consulting Actuary</i> , 3119 Milton, Dallas TX 75205 214/363-0358	1966
McKee, William W. , <i>Vice President & Actuary</i> , Parsons McKee and Company, 24481 Detroit Road, Westlake OH 44145 216/871-8611	e 1976
McKelvey, Chandler L. , (F.S.A., A.I.A.), <i>Vice President</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7541	e 1965
McKenzie, Charles W. , (A.S.A.), <i>Assistant Actuary</i> , Meidinger & Assoc Inc, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397	e 1976
McKinnie, W David, III. , (F.S.A., M.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 3400 Peachtree Rd N E, Atlanta GA 30326 404/261-7820	e 1977
McKinnon, Donald G. , (F.S.A.), <i>Vice President & Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7088	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
McKoskey, Jerome J. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 7900 Xerxes Avenue South, Suite 1240, Minneapolis MN 55431 612/835-5435	e 1972
McKusick, David R. , (F.S.A.), <i>Director Health Ins.</i> Social Security Administration, 6401 Security Blvd, Woodlawn MD 21045	1976
McLaughlin, John. , (F.S.A.), <i>Consulting Actuary</i> , Bruce & Associates, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200	e 1965
McLaughlin, Stephen P. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420	e 1976
McLaughlin, Walter J. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
McLean, Alastair G. , (*A.S.A., F.I.A., M.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1978
McLean, David P. , (F.S.A., A.I.A.), <i>Vice President</i> , Hayes, Alfred W. & Company, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777	e 1966
McLean, George E. , (F.C.A.S.), <i>President</i> , Blue Cross/Blue Shield of Me, 110 Free St, Portland ME 04101 207/775-3536	1965
McLeod, Charles C. , (F.S.A.), <i>Assistant Vice President</i> , Manufacturers Life Ins Co, 200 Bloor Street, East, Toronto Ont, Canada M4W1E5 416/928-4206	1975
McLeod, Charles N. , <i>Vice President & Actuary</i> , National Assoc Inc, Box 755, Houston TX 77001 713/526-3125	e 1977
McLeod, Hugh. , (F.S.A., A.I.A.), 176 Strathcona Dr, Town of Mount Royal, Montreal, PQ, Canada H3R1E6	1968
McMahon, A.Micheal. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5929	1979
McMahon, Charles W. , (F.S.A.), <i>Sr VP & Chief Actuary</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	1965
McMahon, Donald. , (A.S.A.), <i>Principal Actuary</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10710	1971
McMahon, Margaret. , (M.C.A.), <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
McManus, John F. , (A.S.A.), <i>Senior Vice President</i> , All American Life & Casualty, 8501 W Higgins Road, Chicago IL 60631 312/399-6500	e 1966
McManus, Michael F. , (F.C.A.S.), <i>Associate Actuary</i> , Chubb & Son Incorporated, 51 Jfk Parkway, Short Hills NJ 07078 201/467-6990	1978

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Enrolled

McMillen, Robert H. , (F.S.A.), <i>Sr Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5462	1965
McMurray, Michael A. , (A.C.A.S.), <i>Associate Casualty Actuary</i> , Milliman & Robertson Inc, 251 South Lake Street, Pasadena CA 91101	1979
McMurrich, Arthur R. , (F.S.A.), <i>Associate Group Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030	1975
McNamara, Daniel J. , (F.C.A.S.) [<i>Past President</i>], <i>President</i> , Insurance Services Office, 2 World Trade Center, 19th Floor, New York NY 10048 212/938-4622	1965
McNamara, George , (F.S.A.), <i>McNamara, George</i> , North Harbor Dr, Rural Route #3, Sag Harbor NY 11963	1965
McNeil, Stephen E. , <i>Actuarial Assistant</i> , Woodward Ryan Sharp & Davis, 355 Lexington Ave, New York NY 10017	e 1978
McNeill, Richard , (F.S.A.), <i>Second Vice President/Actuary</i> , Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5341	1976
McNicholas, James P. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, Room 852, New York NY 10010 212/576-6089	1979
McPherson, David E. , (F.S.A.), <i>Vice President & Actuary</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-5910	e 1972
McQuade, John B. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 666 Glenbrook Rd, Stamford CT 06906 203/357-9000	1979
McQueen, Robert C. , (F.S.A.), <i>Sr Executive Vice President</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8111	e 1965
McReynolds, D Karl , (F.S.A.), 53 Edna Avenue, Levittown NY 11756	1965
McReynolds, Wilbur , (A.S.A.), American International Group, 70 Pine Street, New York NY 10005 212/791-6976	1979
McVity, Leonard H. , (F.S.A., A.I.A., F.C.A.), <i>Supervising Actuary</i> , NY State Insurance Department, Two World Trade Center, New York NY 10047 212/488-5592	1965
McWhorter, Anthony L. , (F.S.A.), <i>Associate Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2758	1978
Mead, David L. , <i>President</i> , D L Mead & Associates Inc, 2820 N Washington Blvd., Arlington VA 22201 703/841-1000	e 1976
Meck, Todd B. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 10016 212/661-5080	e 1978
Meenaghan, James J. , (F.C.A.S.), <i>Executive Vice President</i> , Fireman's Fund Insurance Co, San Francisco CA 94119 415/929-2247	1965
Mehlman, Charles , 921 Rose Avenue, Menlo Park CA 94025 415/323-0549	1965

	Enrolled
Meier, Carl E. , (F.S.A.), <i>Second Vice President</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1457	1972
Meilander, Robert G. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1979
Meinhardt, J David , <i>Consulting Actuary</i> , Professional Services Inc, 3612 Noble, Dallas TX 75204 214/521-8440	e 1976
Meisner, Gordon R. , <i>President</i> , Gordon Meisner & Co, 24901 Nwwestern Hwy #313-A, Southfield MI 48075 313/353-1760	e 1976
Mellman, Richard J. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7477	1965
Melnikoff, Meyer. , (F.S.A.), <i>Sr Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7886	e 1965
Mendelsohn, Mark C. , (F.S.A.), <i>Associate Actuary</i> , INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4125	1975
Menge, Carlton H. , <i>Consultant</i> , Atlas Life Insurance Company, Box 1919, Tulsa OK 74102 918/583-0111	1965
Menge, Walter O. , (F.S.A.), Ocean Towers Apt 801, 200 Beach Rd, Tequesta FL 33458	1965
Menkes, Douglas. , (F.S.A.), <i>V P & Associate Actuary</i> , American Bankers Life Assur Co, 600 Brickell Ave, Miami FL 33131 305/374-2244	e 1977
Menking, George D. , (F.S.A., A.C.A., A.F.A.A.), <i>Principal</i> , Coopers & Lybrand, 5000 First Intl Bldg, Dallas TX 10707 214/741-5000	e 1965
Mensch, Robert D. , <i>Manager Tampa Office</i> , A S Hansen Inc, Box 24695, Tampa FL 33623 813/879-9791	e 1976
Menzel, Henry W. , (F.C.A.S.), <i>Vice President</i> , Insurance Services Office, 2 World Trade Center, New York NY 10048 212/938-4624	1965
Meola, Ralph. , (A.S.A.), <i>Assistant Actuary</i> , Colonial Life Insurance Co, Box 216, Parsippany NJ 07054 201/455-1400	1979
Meono, Randall C. , (A.S.A.), <i>Associate Actuary</i> , Alexander Hamilton Life Ins, 33045 Hamilton Blvd, Farmington MI 48024 313/553-2000	1979
Meredith, Robert A. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3206	1965
Merriman, Patricia E. , (F.I.A.), <i>Partner</i> , Bacon & Woodrow, Empire House, St. Martin's, Le-Grand, London, England EC1A 001/606-9033	e 1976
Merritt, Robert. , (F.S.A.), 1936 Main St, Glastonbury CT 06033	e 1965

Membership

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	Enrolled
Merritt, Robert G. , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	e 1970
Merryman, Emory H. , (F.S.A.), <i>Assistant Actuary</i> , First Colony Life Ins Co, Box 1280, Lynchburg VA 24503 804/845-0911	1979
Merwald, James M. , (F.S.A.), <i>Assistant Actuary</i> , National Fidelity Life Ins Co, 1002 Walnut Street, Kansas City MO 64106 816/283-5469	1979
Metcalf, David M. , (A.S.A.), <i>Assistant Actuary</i> , Life & Casualty Ins Co, Life & Casualty Tower, Nashville TN 37219 615/244-9300	1979
Methven, R James , <i>Consultant & Manager</i> , The Wyatt Co, 10689 N Kendall Dr #210, Miami FL 33176 305/274-8080	e 1976
Metz, Frank C. , (F.S.A., A.F.A.A.), <i>Assistant Actuary</i> , Modern Woodmen of America, 17th St at Mississippi, Rock Island IL 61201 309/786-6481	1978
Metzner, Claus S. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-8345	1977
Metzner, Edwin P. , (A.S.A.), <i>Executive Vice President</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3856	e 1971
Meyer, William C. , <i>Associate Group Actuary</i> , United Life & Accident Ins, One Granite Pl, Concord NH 03301 603/224-7741	e 1970
Meyers, Robert E. , (A.C.A.S.), <i>Assistant V P & Actuary</i> , Workers Compensation Ins Rate, One Marker Place, Spear St Tower, Suite 500, San Francisco CA 94105	1979
Meyers, Ronald , <i>President</i> , Ronald Meyers, Box 160, Island Park, NY 11558 516/432-0178	e 1976
Meyerson, Hyman , <i>St Ins Fund Actuary</i> , State Ins Fund, 199 Church St, New York NY 10010	1966
Mibus, Sidney , (A.S.A., A.F.A.A.), <i>Associate Actuary</i> , North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/347-6500	1968
Miccolis, Jerry A. , (A.C.A.S.), <i>Associate Actuary</i> , Chubb & Son Incorporated, 51 John F Kennedy Parkway, Short Hills NJ 07078	1979
Miccolis, Robert S. , (A.C.A.S.), <i>V P & Consulting Actuary</i> , Corroon & Black, Box 310, Nashville TN 37202	1979
Michalcik, Joseph , (F.S.A.), <i>Vice President & Actuary</i> , Blue Cross/Blue Shield of Ok, 1215 South Boulder, Tulsa OK 74102 918/583-0861	1971
Michel, Joseph W. , (A.S.A.), <i>Actuarial Specialist</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7078	1979
Middleton, Raymond L. , <i>Consultant & Actuary</i> , Benefit Research & Planning, 216 Long Lane, Upper Darby PA 19082 215/352-7710	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Middleton, Richard , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1974
Midgley, Keith , (F.S.A.), <i>Actuary</i> , Surety Life Insurance Company, Box 30030, Salt Lake Cty UT 84125 801/487-7411	1973
Mikula, Sharon B , (A.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 312/295-5000	e 1976
Miller, Laddie , (A.C.A.), 2420 S 58th Ave, Cicero IL 60650	1971
Miles, Duke , (A.S.A.), <i>Assistant Vice President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420	e 1976
Milholland, James B , (F.S.A.), <i>Senior Audit Staff</i> , Ernst & Whinney, 633 17th Street, 24th Floor, Denver CO 80202 303/623-5211	1979
Miller, Barclay L , <i>Consultant</i> , The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900	e 1976
Miller, Robert A, III , (F.S.A.), <i>Vice President & Corp. Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3381	1965
Miller, Barry E , (F.S.A.), <i>Associate</i> , Towers Perrin Forster & Crosby, 1 Embarcadero Ctr, Suite 2101, San Francisco CA 94111 415/398-4740	1979
Miller, Craig A , <i>Chief Actuary</i> , Balanced Pension & Profit, 405 Lexington Avenue, New York NY 10017	1979
Miller, David L , (F.C.A.S.), <i>Assoc Actuary & Asst Director</i> , Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-7476	1977
Miller, David R , <i>Principal Actuary</i> , Consolidated Pension Consult, 8072 W 95th St, Hickory Hills IL 60457 312/599-2700	e 1976
Miller, David R. , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-5332	1978
Miller, E Sherry , (A.S.A.), <i>Actuarial Associate</i> , National Health & Welfare, 666 Fifth Avenue, New York NY 10019 212/399-1763	1979
Miller, Gary , (F.S.A.), <i>Assistant Group Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1978
Miller, George H , Rfd 2, Woodstock VT 05091	1966
Miller, Isaac , 4300 West Lake Ave, Glenview IL 60025	e 1976
Miller, James I , (F.S.A.), <i>Dir of Prod Res & Development</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	1978
Miller, James R , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155	1976
Miller, Jimmy J , (F.S.A.), <i>2nd V-P & Dir of Mrking Res</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1975

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Enrolled

- Miller, John Hamilton**, (F.S.A.), *Assistant Vice President*, William M Mercer Inc. 3 Embarcadero Center, San Francisco CA 94119 415/393-5222 e 1969
- Miller, John Haynes**, (F.S.A., F.C.A.S.) [*Past President*], *Consulting Actuary*, 451 Russell Ave, Suffield CT 06078 203/668-7596 e 1965
- Miller, Julian M**, (F.S.A.), 118 Cedar Lane, Teaneck NJ 07666 1965
- Miller, Lawrence A**, (F.S.A.), *Assistant Actuary*, Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2472 1971
- Miller, Lawrence D**, (F.S.A.), Canada Life Assurance Company, 330 University Ave, Toronto Ont, Canada M5G1R8 416/597-1456 e 1978
- Miller, Leonard S**, (A.S.A.), *Vice President & Actuary*, Protected Home Mutual Life Ins, 30 East State Street, Sharon PA 16146 412/981-1520 1979
- Miller, Lynn C**, (F.S.A.), *Vice President*, Life Ins Co of California, Box 2700, La Jolla CA 92038 1972
- Miller, Marden**, *Senior Vice President*, American General Life Ins Co, 2727 Allen Parkway, Houston TX 77019 713/522-1111 1969
- Miller, Marilyn**, (A.S.A.), *Associate Actuary*, The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1979
- Miller, Martin A**, (F.S.A.), *Actuary*, The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568 e 1978
- Miller, Michael J**, (A.C.A.S.), *Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311 1975
- Miller, Morton D**, (F.S.A.) [*Past President*], *Vice Chairman of the Board*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2417 e 1965
- Miller, Nicholas F**, (F.C.A.S.), *Vice President*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123 1965
- Miller, Orville H**, (A.S.A.), *Consulting Actuary*, 4633 N Central Expresway, Dallas TX 75205 214/522-3071 1969
- Miller, Paul V**, *President & CEO*, American Continental Ins Co, 3100 Broadway, Penn Tower Building, Kansas City MO 64111 816/753-6625 1966
- Miller, Philip D**, (F.C.A.S.), *Vice President*, Insurance Services Office, 2 World Trade Center, New York NY 10048 212/938-4233 1975
- Miller, Phyllis R**, *Consulting Actuary*, Century Pension Consultants, 15910 Ventura Blvd. #925, Encino CA 91436 213/783-4850 e 1976
- Miller, Richard L**, (F.S.A.), *Miller, Richard L*, 9134 Beauclerc Circle W, Jacksonville FL 32217 1965
- Miller, Richard S**, (F.S.A.), *Senior Vice President*, Southwestern General Life Ins, Box 2699, Southwestern Life Bldg, Dallas TX 75221 214/655-5233 e 1965
- Miller, Walter N**, (F.S.A.), *Senior V P & Actuary*, New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5166 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Miller, Wilbur E. , (A.C.A.), <i>Vice President</i> , McCready & Keene Inc, 8041 Knue Rd, Box 50280, Indianapolis IN 46250 317/849-4333	1966
Miller, William M. , Danzinger, Markoff & Feigert Pc, 158 Grand St, White Plains NY 10601 914/948-5547	e 1976
Millerd, John N. , <i>Pension Actuary</i> , 18231 Santa Joanna, Fountain Vly CA 92708 714/968-5072	e 1971
Millering, William L. , (F.S.A.), <i>2nd V P & Group Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8421	1966
Millman, Gerald M. , (F.S.A.), <i>Director of Group Pensions</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1976
Millman, Russell L. , (A.S.A.), <i>Vice President & Actuary</i> , Johnson & Higgins, 1530 Hanna Bldg, Cleveland OH 44115 216/781-3000	e 1966
Mills, Robert P, Jr. , (F.S.A.), <i>Director of Market Research</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	1977
Mills, John A. , (F.C.A.S.), Point Placid 141R4, Reeds Spring MO 65737	1965
Mills, Richard J. , (F.C.A.S.), <i>Associate Actuary</i> , Lumbermen's Mutual Casualty Co, Long Grove IL 60049 312/540-2433	1969
Millward, David M W. , (F.S.A., M.C.A.), <i>Vice President & Consult Act.</i> , Hall, Frank B & Co, 549 Pleasantville Road, Briarcliff NY 10510 914/769-9200	e 1969
Millyard, David M. , (F.S.A.), <i>Consulting Actuary</i> , 35 Bannatyne Dr, Willowdale, Ont, Canada M2L2N8	1967
Milnes, Esther H. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7503	1979
Milton, Thomas F. , (F.S.A., A.C.A.), <i>Vice President & Chief Actuary</i> , Tolley International Corp, 3901 N Meridian Street, Suite 500, Indianapolis IN 46208 317/924-5311	e 1965
Mims, Hornsby , (A.C.A., A.F.A.A.), <i>President Treasurer & Actuary</i> , Equitable Reserve Association, Box 448, Neenah WI 54956 414/722-1574	e 1966
Minck, Richard V. , (F.S.A.), <i>Executive Vice President</i> , American Council of Life Ins, 1850 K St NW, Washington DC 20006	1966
Mincks, Walter W. , (F.S.A.), 4820L E Fort Lowell Rd, Tuscon AZ 85712	1965
Minor, Norman R. , (A.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-5202	e 1966
Miraski, Theodore J. , <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60466 312/648-6424	e 1976
Miravite, Feliciano F. , (F.C.A.), <i>President & Actuary</i> , F F Miravite Incorporated, 305-309 Sarmiento Bldg., Box 656, Makati Rizal, Philippines 088-6052	e 1970

Membership

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Enrolled

- Mire, Randall**, (F.S.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, IBM Bldg Suite 130, 815 S Main St, Jacksonville FL 32207 904/398-5661 1972
- Mitchell, Benjamin H.**, (F.S.A.), *Actuary*, Tillinghast Nelson & Warren, Tower Place, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420 1978
- Mitchell, G Thomas**, (F.S.A.), *Second Vice President*, Midland Mutual Life Ins Co, 250 E Broad St, Columbus OH 43215 614/228-2001 e 1969
- Mitchell, James A.**, (F.S.A.), *Vice President & Actuary*, Aetna Insurance Company, 55 Elm Street, Hartford CT 06115 203/525-3451 1969
- Mitchell, Karen**, (A.S.A.), *Actuary*, Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7437 e 1978
- Mitchell, Lawrence**, (F.S.A., F.C.A.), *President*, Lawrence Mitchell & Associates, 12160 Victory Blvd, N Hollywood CA 91606 213/980-5840 e 1965
- Mitchell, Robert R.**, *Assistant Vice President*, Actuarial Computer Technology, 5199 Pacific Coast Hwy, Long Beach CA 90804 1979
- Mitchem, Kenneth D.**, (F.S.A.) 142 Wickham Rd, Garden City NY 11530 1965
- Moan, John M.**, (A.S.A.), *Associate Actuary*, Country Life Insurance Company, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2513 1979
- Modai, Jacques C.**, (A.S.A.), *Consulting Actuary*, 15 West 44th Street, New York NY 10003 212/944-2180 e 1971
- Modeer, John C.**, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3125 1978
- Model, George D.**, (F.S.A.), *Associate Actuary*, New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7951 1976
- Model, Jeremiah B.**, (A.S.A.), *Consultant*, William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/723-7700 e 1979
- Modugno, Victor**, (F.S.A.), *Actuarial Associate*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6212 1979
- Moeller, Peter H.**, (F.S.A.), *Vice President & Chief Actuary*, North American Co-Life/Health, 209 South Lasalle Street, Chicago IL 60604 312/346-2200 e 1970
- Moes Jr, Charles E.**, (A.S.A.), *Assistant Actuary*, Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510 1979
- Mohl, F. James**, (F.C.A.S.), *Senior Actuarial Officer*, St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-8218 1977
- Mohnblatt, Arnold S.**, (F.C.A.S.), *Actuary*, The Wyatt Co, 1990 K St N W, Washington DC 20006 202/857-9340 1966
- Mohon, Beryl S.**, *Asst. Natl Employee Benefits*, Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100 e 1976

	Enrolled
Mohoric, Edward P. , (A.S.A.), <i>Assistant Actuary</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8971	1979
Mollien, Tilmar A. , (F.S.A.), 8924 New York Ave, Des Moines IA 50322	1965
Mokros, Bertram F. , (A.C.A.S.), <i>Underwriting Research Director</i> , Allstate Insurance Company, 321 Middlefield Rd, Menlo Park CA 94025 415/324-2721	1966
Molen, Frederick K. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1979
Molinar, John L. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Avenue, St Louis MO 63105 314/862-7611	e 1976
Moller, Karl G. , (A.C.A.S.), <i>Secretary & Actuary</i> , Home Insurance Company, 59 Maiden Lane, New York NY 10038	1979
Molof, Robert W. , (A.S.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	1979
Monnin, Gary P. , (F.S.A.), <i>Actuary</i> , Great Southern Life Ins Co, Box 1972, Houston TX 77001 713/622-2000	1977
Monroe, Charles F. , (A.S.A., F.C.A.), Monroe & Associates Inc, 19454 James Couzens, Detroit MI 48235 313/864-3758	e 1967
Monsky, Morris , (F.S.A.), 71-36 110 St, Forest Hills NY 11375	1965
Montague, Theodore L. III , (F.S.A.), <i>Associate Actuary</i> , Interstate Life & Accident Ins, 540 McCallie Avenue, Chattanooga TN 37402 615/756-5681	1973
Montenegro, Jose C. , Berkshire Life Ins Co, 700 South St, Pittsfield MA 01201 413/499-4321	e 1976
Montgomery, David B. , (F.S.A.), <i>Vice President & Sr. Actuary</i> , Booke & Company, 6535 East 82nd Street, Suite 210, Indianapolis IN 46250 317/842-1681	1979
Montgomery, James R III Mr , <i>Acting Supt. of Insurance</i> , Dist of Columbia Dept of Ins, 614 H Street, NW, Suite 512, Washington DC 20001 202/727-1273	1970
Montgomery, John O. , (F.S.A.), <i>Chief Act & Deputy Ins Comm</i> , California Dept of Ins, 600 South Commonawearth, Los Angeles CA 91011 213/736-2533	1966
Montgomery, Paul V. , (*F.S.A., F.I.A., F.C.A.), 4242 Lomo Alto Dr #104, Dallas TX 75219 214/521-2364	1965
Moody, Richard L. , (F.S.A.), <i>Consultant</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1972
Moody, William E. , (A.S.A., F.C.A.), <i>Assistant Vice President</i> , Huggins & Co Inc, 229 S 18th Street, Philadelphia PA 19103 215/875-2564	e 1967

Membership

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Enrolled

- Moon, Roger S.**, (F.S.A.), *Actuary*, CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851 1977
- Moore Jr, George E.**, (F.S.A.), *Vice President & Actuary*, Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431 e 1965
- Moore, Brian C.**, *Secy Research/Analysis Dept*, Reliance Life Insurance Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4000 1978
- Moore, Bruce D.**, (F.S.A., F.C.A.S.), *Consulting Actuary*, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Atlanta GA 30326 404/261-5420 1977
- Moore, Burton E.**, (F.C.A.), *Vice President & Actuary*, Atlantic Coast Life Ins Co, Box 855, Charleston SC 29402 803/722-7727 1965
- Moore, Charles P.**, (A.S.A., F.C.A.), Charles P Moore & Assoc, Box 672, Albany GA 31702 912/435-8886 e 1966
- Moore, Gene C.**, (F.S.A.), 1040 Ridge Tarn NE, Atlanta GA 30338 404/993-8179 e 1965
- Moore, James E.**, (A.C.A.S.), *Actuary*, Independent Actuarial Service, 435 Buckland Road, Box 579, South Windsor CT 06074 203/644-2445 1972
- Moore, James W.**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, One Embarcadero Center, San Francisco CA 94111 415/398-4740 e 1967
- Moore, John B.**, (F.S.A., F.C.A.), *Vice President & Actuary*, The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0463 e 1965
- Moore, Paul C.**, *Actuarial Consultant*, 3747 Townsend Dr, Dallas TX 75229 1966
- Moore, Phillip S.**, (F.C.A.S.), *Assistant Actuary*, John Deere Insurance Company, 400 19th Street, Moline IL 61265 309/757-5679 1975
- Moore, Robert R.**, (F.S.A.), *2nd V P & Group Actuary*, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 1965
- Moore, Ronald C.**, (A.S.A., F.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1966
- Moore, William T.**, (F.S.A.), Charles A Kench & Assoc Ltd, 2700 One Palliser Square, Calgary AB, Canada 416/863-3500 e 1976
- Moorhead, Ernest J.**, (F.S.A., A.I.A.) [*Past President*], *Moorhead, Ernest J.*, 2594 Woodberry Ave, Winston Salem NC 27106 919/722-4677 e 1965
- Moran, Edward G.**, *Director*, 4777 Jackson Rd, Cincinnati OH 45245 e 1976
- Moran, Joseph W.**, (F.S.A.), *Vice President & Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6601 1965
- Morazain, Pierre.**, (F.S.A.), *President*, Morazain, Pierre & Assoc Inc, 451 St Sulpice, Montreal, PQ, Canada H2Y2V8 514/282-0701 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Mordorski, David M. , (F.S.A.), <i>Vice President & Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2285	1972
Morell, Roy K. , (A.C.A.S.), <i>Assistant Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Morgan Jr., Madison C. , Bethlehem Steel Corporation, Martin Tower Room 526, Bethlehem PA 18016 215/694-7903	e 1976
Morgan, Harry D. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 2 North Riverside Plaza, Suite 840, Chicago IL 60606 312/648-7433	e 1965
Morgan, Jack L. , (A.S.A.), <i>Vice President & Actuary</i> , United Farm Bureau Family Life, 130 E Washington Street, Indianapolis IN 46204 317/263-7360	1973
Morgan, John P. , (F.S.A., A.C.A.), <i>Actuary-Policy Tech Branch</i> , Pension Benefit Guaranty Corp, 2020 K Street NW, Washington DC 20006 202/254-4853	e 1978
Morgan, Michael W. , (F.S.A.), <i>Second Vice President/Actuary</i> , Pan-American Life Ins Co, 2400 Canal Street, New Orleans LA 70119 504/821-2510	1977
Morgan, Stephen T. , (A.C.A.S.), <i>Assoc. Actuary-Director</i> , Equitable General Insurance Co, One Equitable General Pl, Forth Worth TX 76151	1979
Morgen Jr., Albert J. , (F.S.A.), <i>Group Actuary</i> , SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5378	1978
Morison, George D. , (F.C.A.S.), <i>President</i> , MA Rating Bureau, 40 Broad St, Boston MA 02109 212/542-5080	1965
Moroney, Richard , (F.S.A.), <i>Associate Actuary</i> , Farmers & Traders Life Ins, 960 James St, Syracuse NY 13201 315/471-5656	1979
Morris, Dennis M. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 6610 Harwin #274, Houston TX 77036 713/784-0210	e 1976
Morris, Doris N. , 363 B Old Nassau Road, Jamesburg NJ 08831	1967
Morris, H Todd , (F.S.A.), 7215 Starcliff Ave NW, North Canton OH 44720	1969
Morris, Robert E. , (F.F.A.A.), <i>Chairman of the Board Emeritus</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037	1965
Morrison, David E. , (F.S.A.), <i>Director Group Insurance</i> , Great-West Life Assurance Co, 60 North Osborne Street, Winnipeg MB, Canada R3C3A5 204/946-9566	1977
Morrison, Gary C. , (A.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8068	e 1976

Membership

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Enrolled

Morrison, Henry P. , (F.S.A.), 1050 B Higgins Rd, Park Ridge IL 60068	1965
Morrison, John D. , (F.S.A.), <i>Staff Actuary</i> , American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1689	1965
Morrison, Rex A. , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 3340 Peachtree Road N E, Suite 2660, Atlanta GA 30326 404/231-1770	e 1976
Morrison, Thomas B. , (F.S.A.), 115 Antibes Dr Apt 206, Willowdale Ont, Canada M2R2Y9	1966
Morrison, William T. , <i>Vice President</i> , Union Bank, 3806 Wilshire Blvd, Los Angeles CA 90010	e 1978
Morrissey, Marlies S. , (F.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	e 1965
Morrow Jr, William P. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Liberty Life Insurance Company, Box 789, Greenville SC 29602 803/268-8358	1966
Morrow, Fred C. , (A.S.A.), <i>Sr Vice President Reinsurance</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3483	1969
Morse, Peter F. , (F.S.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 1111 Melville St #1000, Vancouver, Canada V6E3V6 604/683-8485	e 1977
Morse, Richard H. , (F.S.A.), 36 Holly Point Rd, Centerville MA 02632	1965
Morss, Franklin C. , (F.C.A.), 3912 South Ocean Blvd., Highland Bch FL 33431	1965
Mortensen, James M. , (F.S.A.), <i>Vice President & Actuary</i> , Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/743-7000	e 1965
Mortensen, James Michael , <i>Vice President & Secretary</i> , Great American Life Ins Co, 6310 San Vicente Blvd, Los Angeles CA 90048 213/937-8000	1970
Morton, E James , (F.S.A.), <i>Executive Vice President</i> , John Hancock Mutual Life Ins, John Hancock Pl, PO Box 111, Boston MA 02117 617/421-6620	1965
Moscovitch, Nathan A. , (F.S.A., F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 W Wacker Dr, 8/Floor, Chicago IL 60601 312/977-1240	e 1965
Moseley, Jack , (F.C.A.S.), <i>Executive Vice President</i> , U S Fidelity & Guaranty Co, 100 Light St, Baltimore MD 21202 301/547-3000	1965
Mosesson, Zehman I. , (F.S.A.), (<i>Retired</i>), 1403-B Troy Towers, Bloomfield NJ 07003 201/748-3090	1965
Moskowitz, Joseph L. , (F.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 2100 Peachtree Center, Atlanta GA 30303 404/577-3240	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Moskowitz, Lester , (F.S.A., A.C.A.), <i>Vice President & Actuary</i> , Government Employees Life Ins, 1701 Research Boulevard, Rockville MD 20850 301/279-4865	e 1965
Moss, Robert G , (A.C.A.S.), 11 E Orange Grove Rd, Apt 416, Tucson AZ 85704	e 1965
Motheral, Annie , (F.S.A.), Buena Vista Nursing Home, Rt 2 Box 17, Colville WA 99114	1965
Motz, James D , (F.S.A.), <i>Group Insurance Officer</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg Mb, Canada R3C3A5 204/946-9416	1978
Moulton, Harold B , (F.S.A.), <i>Director</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	1965
Moushey, Nora E , (A.S.A.), <i>Assistant Actuary</i> , Columbus Mutual Life Ins Co, 303 E Broad St, Columbus OH 43215 614/221-5875	1979
Mouton, Glenn F , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Wakely & Assoc Inc, 1467 Belleair Rd, Clearwater FL 33516 813/584-8128	e 1975
Mower, Philip C , <i>Assistant Vice President</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-2000	e 1976
Moyer, Ross E , (F.S.A.), 2209 St Joe Center Rd, Fort Wayne IN 46825 219/482-2274	1965
Moyse, John S , (F.S.A.), <i>Vice President</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1965
Mucci, Richard L , (F.S.A.), <i>Director & Associate Actuary</i> , Paul Revere Life Ins Co, 18 Chestnut Street, Worcester MA 01608 617/799-4441	1979
Mudge, William S , (A.C.A.), <i>Actuary</i> , National Farmers Union Life, Box 2251, Denver CO 80201 303/371-1760	1969
Mudry, Michael , (F.S.A., F.C.A.), Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1965
Mueller, Russell J , (F.S.A.), <i>Actuary & Minority Legis Assoc</i> , US House of Representatives, 112 Cannon House Office, Washington DC 22207 202/225-5494	e 1972
Muettterties, John H , (F.C.A.S.), <i>President</i> , Independent Actuarial Service, 36 Midvale Road, Box 193, Mt. Lakes NJ 07046 201/335-6448	1965
Muir, Joseph , (A.C.A.S.), 757 SW 2nd St, Royal Oak Hills, Boca Raton FL 33432	1966
Mulkey, Ben , (F.S.A.), <i>Assistant Actuary</i> , Cal-Western States Life Ins, 2020 L Street, Sacramento CA 95821 916/444-7100	1979
Mullen, Edward J , (A.S.A., F.C.A., F.F.A.A.), 17431 Plaza Fiel, San Diego CA 92128	1965
Mullens, Will R , (F.S.A.), <i>President</i> , Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75201 214/655-7217	1965

Membership

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Enrolled

- Muller, Gary L.**, (F.S.A.), *Vice President & Actuary*, National Fidelity Life Ins Co, 1002 Walnut St, Kansas City MO 64106
816/283-5465 e 1973
- Muller, Richard L.**, *President*, Actuarial Systems Company, 11609 Piney Lodge Road, Gaithersburg MD 20760 e 1970
- Mulry, Mary S.**, *Associate Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001
212/279-4400 e 1976
- Mummert, Earl L.**, *Consulting Actuary*, Conrad M Inc, 500 Nationwide Dr #100, Harrisburg PA 17110 717/652-5633 e 1976
- Munk, Peter**, (F.S.A.), *Group Actuary*, Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto Ont, Canada M4V1N7 1976
416/923-6661
- Munro, Gordon J.**, (*A.S.A., F.I.A.), *Vice President*, New York Life Ins Co, 51 Madison Avenue, New York NY 10010 e 1966
212/576-7085
- Munro, Richard E.**, (F.C.A.S.), *Vice President & Actuary*, Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 1969
614/227-8636
- Munson, Bartley L.**, (F.S.A., F.F.A.A.), *V P & Actuary-Ins Products*, Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 1965
414/734-5721
- Munterich, George C.**, (F.C.A.S.), (*Retired*), 35 Fairview Dr, Farmington CT 06032 1965
- Munzenmaier, Fred W.**, (F.S.A., A.C.A.), *Vice President*, Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305 e 1972
404/261-3400
- Murad, John.**, (A.C.A.S.), *Senior Consultant*, Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 1979
- Murch, A Douglas.**, (F.S.A.), *Senior Vice President*, Prudential Insurance Company, 55 Livingston Avenue, Roseland NJ 07068 1968
201/533-6300
- Murdock, Bennet B.**, (A.S.A.), 30 Beverly Rd, Madison NJ 07940 1966
- Murdock, Richard G.**, (F.S.A.), *Asst Vice President & Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 e 1970
212/586-4000
- Murphy, Edward A.**, (F.S.A.), *Vice President & Assoc Actuary*, National Travelers Life Co, 820 Keosauqua Way, Des Moines IA 50308 1970
515/283-0101
- Murphy, James J.**, (F.S.A.), *Assistant Actuary*, Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 e 1971
414/271-1444
- Murphy, Richard Charles.**, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, 2-0, Hartford CT 06156 1972
203/273-3291

Enrolled

- Murphy, Richard Conrad**, (F.S.A.), *Director of Research*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 1965
- Murphy, Robert**, (F.S.A.), *Associate Actuary*, Natl H & W Mutual Life Ins Co, Insurance Association Inc, 666 Fifth Avenue, New York NY 10019 212/399-1724 e 1974
- Murphy, Robert J.**, *Consulting Actuary*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123 e 1976
- Murphy, Thomas B.**, (F.S.A.), *Chairman*, Top Inc, Box 6666, Troy MI 48099 313/524-1500 1965
- Murray, Edward R.**, (F.C.A.S.), *Asst Secretary*, Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400 1972
- Murray, John D.**, (F.S.A.), *Second Vice President*, Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3127 e 1974
- Murray, Lucille**, (F.S.A.), *Associate Actuary*, Southwestern General Life Ins, Box 2699, Southwestern Life Bldg, Dallas TX 75221 214/655-5214 e 1966
- Murray, Max T.**, (A.S.A.), *Sr Executive Vice President*, Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3811 1966
- Murray, Robert D.**, (A.S.A., F.C.A.), *Consulting Actuary*, 2317 Custer Plaza, Richardson TX 75080 214/690-9394 1966
- Murray, William L.**, (F.S.A.), *Vice President & Actuary*, Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400 1966
- Murrin, Thomas E.**, (F.C.A.S.) [**Past President**], *Executive Vice President*, Insurance Services Office, 2 World Trade Center, New York NY 10048 212/938-4241 1965
- Musher, Joseph**, (F.S.A., F.C.A.), *Consulting Actuary*, Industrial Reltn Consltng, 5300 Westbard Avenue, Bethesda MD 20016 301/656-1275 e 1965
- Musser, Karl R.**, (F.C.A.), *Principal*, Peat Marwick Mitchell & Co, One Boston Place, Boston MA 02108 617/723-7000 e 1966
- Myatt, Robert W.**, (A.S.A.), *Associate Actuary*, Booke & Company, Box 66, Winston-Salem NC 27102 919/723-7991 1979
- Myers, Robert J.**, (F.S.A., F.C.A.S., A.I.A., F.C.A., A.F.A.A.) [**Past President**], *Prof Emeritus Actuarial Sci*, Temple University, 9610 Wire Ave, Silver Spring MD 20901 301/588-1335 e 1965

N

- Nace, Thomas**, (F.S.A.), *Assistant Actuary*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1979
- Nacin, Raymond J.**, (F.S.A.), *Vice President & Chief Actuary*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1969

Membership

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	Enrolled
Nader, John G. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Ave, New York NY 10017 212/490-9000	1977
Nadler, Herbert , (A.S.A.), <i>Associate Actuary</i> , Manhattan Life Insurance Co, 111 W 57th Street, New York NY 10019 212/484-9320	e 1971
Naff, William A. , (A.S.A.), <i>Consultant</i> , Small/Parker/Ackerman/Blossom, 4200 N Knoxville Avenue, Peoria IL 61614 309/682-4200	1977
Naffziger, Joseph V. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2066	1966
Naggs, Wilson W. , (F.F.A., F.F.A.A.), <i>Actuary</i> , Modern Woodmen of America, 17th St at Mississippi, Rock Island IL 61201 309/786-6481	1966
Nagler, Stewart G. , (F.S.A.), <i>Senior Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2436	e 1965
Nakagawa, Yoshitaka , <i>Actuarial Manager</i> , A S Hansen Inc, 529 5th Ave, New York NY 10017 490-3253	e 1977
Nalley, Donna D. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	1979
Napoli, William, Jr. , (F.S.A.), <i>Vice President</i> , William M Mercer Inc, 1100 Superior Avenue, Cleveland OH 44114 216/621-1121	e 1973
Nash, Humphrey H. , (A.S.A.), <i>Actuarial Assistant</i> , Home Beneficial Life Ins Co, Box 27572, Richmond VA 23230 804/358-8431	1979
Nash, Russelk. , (A.C.A.S.), <i>Actuarial Assistant</i> , Travelers Insurance Company, 1 Tower Square, Hartford CT 06115	1979
Nast, Dennis , A S Hansen Inc, 400 Colony Square, Suite 604, Atlanta GA 30361 404/892-1539	e 1976
Nathan, Ira. , (A.S.A.), <i>Actuarial Manager</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Nazarian, Gregory H. , (A.C.A.), <i>Actuarial Consultant</i> , General Electric Corporation, 570 Lexington Avenue, New York NY 10022	e 1966
Neal, Howard F. , <i>President</i> , National Assoc Inc, 615 S Flower St, Los Angeles CA 90017 213/626-5542	e 1976
Neal, William E. , (A.S.A.), <i>Assistant Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	e 1967
Neary, Daniel. , (A.S.A.), <i>Sr Actuarial Assistant</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600	1979
Neebe, Henry G. , (F.S.A.), 9507 Saybrook Ave, Silver Spring MD 20901	1965
Neenan, Alice M. , (F.S.A.), <i>Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1978
Neidermyer, James R. , (F.C.A.S.), <i>Secretary</i> , Reliance Life Insurance Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4907	1979

Enrolled

1972

Neidig, Frank, (F.S.A.), *Vice President & Chief Actuary*, Union Bankers Insurance Co, 2551 Elm St, Dallas TX 75226
214/748-8221

e 1976

Neill, Stephen K, (A.S.A.), *Associate Actuary*, Meidinger & Assoc Inc, 600 Grant St, Pittsburgh PA 15222 412/261-0507

1977

Neis, Allan, (A.C.A.S.), *Vice President & Actuary*, Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715
217/789-2500

e 1976

Nellins, Donald C, *Consultant*, A S Hansen Inc, 700 N Water St, Milwaukee WI 53202 276-3254

e 1965

Nelsen, Alvin B, (F.S.A.), *Vice President & Actuary*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019
212/554-2706

e 1965

Nelson, Allen G, (F.C.A.), 645 Norfolk Dr, Kirkwood MO 63122

e 1965

Nelson, Carroll E, (F.S.A., F.C.A., A.F.A.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611

1966

Nelson, Dale, (F.C.A.S.), *Asst Vice President & Actuary*, State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701
309/662-2072

1972

Nelson, David M, (F.C.A.), *Consulting Actuary*, 3225 North Central Ave, Suite 300, Phoenix AZ 85102 602/266-0252

1968

Nelson, Homer, *Consulting Actuary*, 4942 Bal Harbor Dr, Chattanooga TN 37416

e 1977

Nelson, James E, (F.S.A.), *Partner*, Hewitt Associates, 611 East Wisconsin Avenue, Milwaukee WI 53202 414/273-5990

1979

Nelson, Janet R, (F.C.A.S.), *Actuarial Officer*, St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102

1969

Nelson, John K, (A.C.A.S.), *Actuary*, Aid Insurance Company, 701 Fifth Avenue, Box 974, Des Moines IA 50304 515/280-4258

e 1965

Nelson, Marvin R, (F.S.A.), *Vice President & Actuary*, Security Life & Accident Co, Security Life Bldg, Denver CO 80202
303/534-1861

e 1975

Nelson, Mary D, (F.S.A.), *President*, Conrad Nelson & Co, Bulkley Building, Cleveland OH 44115 216/696-7644

1971

Nelson, R Terry, (F.S.A.), *2nd Vice President & Actuary*, Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441

1971

Nelson, Robert E R, (F.S.A.), 1241 B-2 Gaskins Road, Richmond VA 23233 804/741-1029

1965

Nelson, Roland E, (F.S.A., A.C.A.S.), *Vice President*, Travelers Life Ins of Canada, 400 University Ave, Toronto, Ont, Canada M5G1S7
416/595-7216

e 1967

Nelson, Roy W, (F.S.A.), *Consulting Actuary*, Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400

1978

Nelson, Thomas G, (F.S.A.), *Assistant Actuary*, CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000

Membership

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Enrolled

Nemann, Robert , (A.S.A.), <i>VP & Actuary</i> , Pension & Group Consultants, 6 East 4th Street, Cincinnati OH 45202 513/621-6631	e 1972
Nemerever, William L. , (F.S.A.), <i>Vice President</i> , Wells Fargo Investment Adv, Box 44029, San Francisco CA 94144 415/396-6438	1973
Nesbitt, Cecil J. , (F.S.A.), <i>Professor</i> , University of Michigan, Dept of Mathematics, Ann Arbor MI 48104 313/764-7227	1965
Nesselle, David R. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1973
Neubarth, Sanford L. , (F.S.A.), <i>Second Vice President</i> , Pan-American Life Ins Co, 2400 Canal St, Box 60219, New Orleans LA 70160 504/821-2510	1976
Neuhauser, Frank Jr. , <i>Secretary</i> , Atlantic Companies, 45 Wall Street, New York NY 10005	1979
Neuschwander, Eugene H. , (F.S.A.), 480 Vista Grande, Greenbrae CA 94904	1965
Newell, Jack W. , (A.S.A.), <i>Vice President / Pension Actuary</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	e 1966
Newman, Steven H. , (F.C.A.S.), <i>Vice President & Actuary</i> , American International Group, 70 Pine Street, New York NY 10005 212/770-5151	1969
Newquist, David W. , (F.S.A.), <i>Associate Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 90054 213/742-3103	1970
Niccum, John A. , <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Nichols, Daniel P. , (A.S.A.), <i>Actuarial Assistant</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	1979
Nicholson, Bruce J. , (F.S.A.), <i>Vice President & Actuary</i> , Ministers Life & Casualty Union, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131	1975
Nicholson, Earl H. , (A.C.A.S., F.C.A., F.F.A.A.), 1701 N Division St, Carson City NV 89701	1965
Nicholson, Jon. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 612/372-5371	1979
Nicholson, Wendell J. , (F.S.A.), <i>President</i> , Benefit Services Co, 3 Corporate Sq #306, Atlanta GA 30329 404/325-5256	e 1971
Nick, William. , (F.S.A.), <i>Coopers & Lybrand</i> , 1251 Ave of the Americas, New York NY 10020 212/245-2300	1979
Nickerson, Bruce E. , (F.S.A.), <i>Vice President</i> , PolySystems Incorporated, 55 E Jackson Blvd, Chicago IL 60604 312/663-5670	e 1969

Enrolled

Nicodemus, Terry A. , (F.S.A.), <i>Associate Actuary</i> , American United Life Ins Co, 1 West 26th Street, Indianapolis IN 46206 317/927-1544	1979
Nicol, William K. , (F.S.A.), <i>Executive Vice President</i> , American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661	e 1965
Nicoletti, Anthony J. , (F.S.A.)	1969
Niehaus, M S. Jr. , (F.S.A.), <i>Vice Pres-Life Underwrtng</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3739	1965
Niehus, Barbara , (F.S.A.), <i>Associate Actuary</i> , Allstate Life Ins Co, Allstate Plaza South, Northbrook IL 60062 312/291-6288	1977
Niehus, Jon E. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 West Lawrence Avenue, Chicago IL 60630 312/777-7000	1977
Nield, David A. , (F.S.A.), <i>Group Vice-President</i> , Canada Life Assurance Company, 330 University Ave, Toronto Ont, Canada M5G1R8 416/597-1456	1975
Niessen, Abraham M. , (A.S.A.), 7141 N Kedzie Ave, Apt 1005, Chicago IL 60645	e 1965
Nightengale, Charles E. , (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1974
Nightingale, William R. , (A.C.A.), <i>Actuary</i> , Blue Cross/Washington-Alaska, 601 Broadway, Seattle WA 98111 206/361-3394	1972
Nikander, John A. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	e 1973
Nikels, Robert A. , (F.S.A.), <i>Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1969
Niland, Michael T. , (A.S.A.), <i>Manager</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4484	1966
Niles, Charles L., Jr. , (F.C.A.S.), <i>President/Deputy Gen. Attorney</i> , General Accident Fire & Life, 4th & Walnut Street, South, Philadelphia PA 19106 215/238-5116	1965
Niles, Ralph H. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Box 314, Manzanita OR 97130	e 1965
Niox, Odon , (F.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1965
Nipper, W Ward , (A.S.A.), 20 Steven Circle, Peace Dale RI 02883	1966
Noback, Joseph C. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	1965
Noble, F Pierce , (F.S.A., F.C.A.), <i>Manager</i> , A S Hansen Inc, 1st Intl Bldg #2020, Dallas TX 75270 214/748-0501	e 1974
Nodulman, Norman B. , (F.S.A.), <i>CNA Insurance Company</i> , CNA Plaza, Chicago IL 60685 312/822-5000	1975

Membership

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Enrolled

Nogarede, Dezere H. , (A.C.A.), <i>Consulting Actuary</i> , First Cont'l Life & Accident, Box 3066, Houston TX 77001 713/468-1515	1966
Nohl, Jeffrey J. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 414/271-3011	1978
Nolan, John D. , (A.C.A.S.), <i>Asst Vice President & Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19103 215/241-3128	1979
Nordberg, Peter D. , (A.S.A.), <i>Assistant Actuary</i> , American Health & Life Ins Co, 300 St Paul Pl, Baltimore MD 21202 301/332-3200	1979
Nordstrom, Lloyd L. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, Suite 5600 Sears Tower, 233 South Wacker Drive, Chicago IL 60606 312/876-1616	1979
Nordstrom, William G. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155	e 1968
Norman, Lalander S. , (F.S.A.), Route 2, Box 128-B Smw, Homosassa FL 32646	e 1965
Norris, Thomas J. , (F.S.A.), <i>Vice President & Actuary</i> , Lincoln Benefit Life Ins Co, Box 80469, Lincoln NE 68501 402/475-4061	1975
North, Joseph O. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2691	1979
North, Robert C., Jr. , (A.S.A.), <i>Consulting Actuary</i> , G.B. Buck Consulting Actuaries, Two Pennsylvania Plaza, New York, NY 10001 212/279-4400	1978
Norton, David E. , (F.S.A.), <i>Chairman of the Board</i> , Health First Corporation, 250 Piedmont Ave NE, Suite 1226, Atlanta GA 30308 404/659-0171	e 1971
Notaras, S George , (F.C.A.), <i>Vice President</i> , McCready & Keene Inc, 8041 Knue Rd, Indianapolis IN 46250 317/849-4333	e 1970
Novak, Robert L. , (A.S.A.), Alexander & Alexander Inc, 255 Public Ledger Bldg, Philadelphia PA 19106 215/923-5300	e 1976
Nuckols, Thomas R. , (A.S.A.), <i>Actuarial Associate</i> , Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23261 804/281-6253	1979
Nudelman, Harold M. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Ltd, 1 First Canadian Place, Box 59-C, Toronto, Ont, Canada M5X1G3 416/868-2884	1975
Nuding, Robert C. , (F.S.A.), <i>Chief-Accident & Health Section</i> , New York State Ins Dept, Agency Bldg One, Empire State Plaza, Albany NY 12223 518/474-5394	1966
Nuesslein, William D. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0460	e 1979

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O'Brien, Robert , <i>Actuarial & Admin</i> , Mid America Associates Inc, 30680 Montelier Drive, Madison Hts MI 48071 313/585-7900	e 1976
O'Brien, Terrence M. , (F.C.A.S.), <i>Assistant Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-6922	1979

"e" denotes Enrolled Actuary, 1965 denotes Charter Member

Enrolled

- O'Brien, William C**, O'Brien Associates, 7 Hampshire Street, Methuen MA 01844 617/688-8787 e 1976
- O'Connell, Ronald F**, *Vice President*, Trust Consultants Inc, 2121 S El Camino, San Mateo CA 94403 415/574-8277 e 1976
- O'Connor, Thomas F**, *Senior Pension Actuarial Cons.*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2773 e 1977
- O'Hearn, Pierce W**, *Supervisor*, Amer Telephone & Telegraph Co, 295 N Maple Ave Rm 5134, Basking Ridge NJ 07920 201/221-6815 e 1976
- O'Keefe, E Jay**, *Chairman & President*, Western National Life Ins Co, Box 871, Amarillo TX 79167 806/378-3470 1966
- O'Kulich, Nicholas A.** (F.S.A.), *Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 203/726-5483 1974
- O'Brien, Patrick W.** (F.S.A.), *Consultant*, William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8069 e 1975
- Ochsner, Paul D.** (F.S.A.), *Actuary*, Guarantee Mutual Life Ins Co, 8721 Indian Hills Dr, Omaha NE 68114 402/391-2121 1979
- Ochsner, Robert C.** (A.S.A.), *Director*, Hay Associates, 57 Executive Park Drive, Atlanta GA 30329 404/321-4996 e 1971
- Ockels, Forrest S.** (A.S.A.), *Consulting Actuary*, 14011 Eastridge Dr, Whittier CA 90602 213/693-5574 e 1966
- O'Connor, Jeremiah.** (A.S.A.), *Assistant Actuary*, Basil Castrovinci Associates, 853 Bway, New York NY 10003 212/477-2042 e 1971
- O'Connor, William L.** (F.S.A.), *Administrative Actuary*, John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2162 1965
- Oddy, William J.** (F.S.A.), *Fiscal Planning Manager*, Farm Bureau Life Insurance Co, 5400 University Ave, W Des Moines IA 50322 515/225-5764 1978
- Odell, Leonard E.** (F.S.A.), *Assistant Vice Pres & Actuary*, Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3565 1973
- Odell, W H.** (F.S.A., M.C.A.), *Sr Vice Pres & Chief Actuary*, Boone & Company, Box 66, Winston-Salem NC 27102 919/723-7991 e 1965
- O'Donnell, Edward F.** (A.S.A.), *Senior Actuarial Assist.*, Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411 e 1966
- Ogden, Sue W.** (F.S.A.), *Vice President & Asst Actuary*, Prudential Insurance Company, Hanover Road, Florham Park NJ 07101 201/966-3066 1973
- Ogg, Bruce T.** (A.S.A.), *Assistant Actuary*, Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644 1979
- O'Grady, Francis T.** (F.S.A.), *Actuary*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211 1965
- Ohanian, Stephen.** (A.S.A.), Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 1979

Membership

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	Enrolled
Ohman, Carl R. (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3385	e 1965
Ohsfeldt, Ronald A. , <i>Consultant</i> , The Wyatt Co, 2090 One Commerce Square, Memphis TN 38103 901/523-9594	e 1976
Oien, Robert G. (F.C.A.S.), <i>Senior Actuarial Officer</i> , St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7065	1966
O'Keefe, Richard E. (F.S.A.), Two Peter Cooper Road, New York NY 10010	1965
Olafson, Robert (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3728	1978
Oldenkamp, Julia (F.S.A.), <i>Asst Vice President & Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1965
Oldham, Dale R. (F.S.A.), <i>Vice President & Chief Actuary</i> , National Reserve Life Ins Co, Box 1279, Topeka KS 66601 913/267-1234	1975
Olds, Stanley L. (F.S.A.), <i>2nd Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1965
Oleska, Michael P. (A.S.A., A.C.A.), <i>Vice Pres & Consulting Actuary</i> , Alexander & Alexander Inc, 3550 Wilshire Blvd, Los Angeles CA 90010 213/385-5211	e 1970
Oleson, Dean L. (F.S.A.), <i>Actuary Group Ins</i> , Business Men's Assurance Co, P O Box 458, Kansas City MO 64141 816/753-8000	e 1969
Olivieri, Michael G. (A.S.A.), <i>Associate Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1972
Olmsted, David L. (F.S.A.), Jaffe & Assoc Ltd, 10 S La Salle St, Chicago IL 60302 312/346-7089	1978
Olney, Craig A. (F.S.A., M.C.A.), <i>Senior Consultant</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9827	e 1978
Olsen, Cande (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, Room 1108, New York NY 10010 212/576-5004	1979
Olsen, Dennis W. , <i>Actuary</i> , Zurich American Ins Co, 111 W Jackson Blvd, Chicago IL 60604 312/922-3124	1976
Olsen, Edith , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1977
Olsen, Fred (A.S.A.), <i>Actuary</i> , North American Co-Life/Health, 209 South Lasalle, Chicago IL 60690 312/346-2200	1979
Olsen, James (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6850	1965

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	Enrolled
Olsen, Ralph G. II, (F.S.A.), <i>Actuary</i>, Insurance Systems of America, 6855 Jimmy Carter Blvd, Atlanta GA 30362 404/449-3950	1979
Olshen, A C, (F.C.A.), <i>Actuarial Consultant</i>, Olshen & Associates Inc, 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632	1965
Olson, Bruce E, (F.S.A.), <i>Senior Actuarial Associate</i>, Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1608	1979
Olson, Ralph E, (F.S.A.), <i>Vice President & Actuary</i>, Mutual Savings Life Ins Co, Box 2222, Decatur AL 35602 205/552-7227	1965
Oltchick, David N, (F.C.A.), <i>Executive VP & Actuary</i>, Consulting Actuaries Inc, 1129 Bloomfield Ave, Box 1269, West Caldwell NJ 07006 201/575-1100	e 1966
Omdal, Robert W, (A.S.A.), <i>Assistant Actuary</i>, Milliman & Robertson Inc, 1301 Fifth Ave, Seattle WA 98101 206/624-7940	1977
Omvedt, Neil J, (F.S.A.), <i>Associate Actuary</i>, Gulf Life Insurance Company, 1301 Gulf Life Drive, Jacksonville FL 32207 904/399-8800	1977
O'Neil, Edward W, (F.S.A.), <i>Vice President & Chief Actuary</i>, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1976
O'Neill, Kenneth W, (F.S.A., F.C.A.), <i>VP Group Retirement</i>, Employers Life Ins of Wausau, 2000 Westwood Drive, Wausau WI 54401 715/842-6110	e 1979
Onnen, Donald B, (F.S.A.), <i>Associate Actuary</i>, Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06238 203/549-4111	e 1977
Onstine, Frank J, (F.S.A.), <i>Consulting Actuary</i>, Onstine & Assoc, One West Hellman Ave, Alhambra CA 91803	e 1965
O'Reilly, Patrick J, (F.S.A.), <i>Asst Vice President & Actuary</i>, Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-8440	1973
Orenshein, Herbert, (A.S.A.), <i>VP Chief Actuary & Treasurer</i>, Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-3258	1966
Orloff, Conrad A, 5700 Collins Avenue, Miami Beach FL 33140	1966
Orloff, Warren D, (F.S.A.), <i>Vice President & Actuary</i>, Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angles CA 90067 213/552-8700	e 1965
Ormsby, Charles A, (F.S.A.), <i>Senior Vice President</i>, John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6212	1965
Ornatek, Anthony C, <i>Actuary</i>, Pension Management Inc, 1818 N Farwell Ave, Milwaukee WI 53202 414/276-3300	e 1977
Orphanos, James N, <i>Assistant Vice President</i>, William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0401	e 1976

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	Enrolled
Osicka, Charles J. , (F.S.A.), <i>Associate</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	1978
Osterman, Herbert W. , (F.C.A.), <i>Actuary</i> , The Wyatt Co, 100 Prospect Street, Stamford CT 06901 203/356-1220	e 1970
Osterweil, Bruce P. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	1979
Ostuw, Richard , (F.S.A.), 11 Cambridge Lane, Lincolnshire IL 60015	1974
Ostuw, Richard E. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1979
O'Sullivan, John M. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2687	1979
O'Sullivan, Leonard , (F.C.A.), <i>President</i> , O'Sullivan & O'Sullivan Inc, First Savings Office Bldg., Cinnaminson NJ 08077 609/786-0008	e 1971
Oswald, Keith X. , <i>Actuarial Consultant</i> , The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5481	e 1976
Otermat, Scott C. , (F.S.A.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4536	e 1976
Otte, E.J. , <i>Executive Vice President</i> , American Guaranty Insurance Co, American Guaranty Bldg, 1430 S W Broadway, Portland OR 97201 221-1350	1966
Otteson, Paul M. , (F.C.A.S.), <i>Consultant</i> , Federated Insurance Company, 213 South Lincoln, Owatonna MN 55060 507/451-1320	1965
Otto, Gary L. , (A.S.A.), <i>Assistant Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3094	1977
Overberg, Paul J. , (F.S.A.), <i>Sr Vice Pres & Chief Actuary</i> , Allstate Life Ins Co, Allstate Plaza South, G6C, Northbrook IL 60062 312/291-5060	e 1965
Overend, John J. , (F.S.A.), ITT Corporation, 320 Park Avenue, New York NY 10022 212/752-6000	1965
Overholser, Donald M. , (A.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
Owen, Edward H. , (F.S.A., F.C.A.), <i>Consultant</i> , Box 344, Bath ME 04530 207/443-9647	e 1965
Owens, Daniel E. , (A.S.A.), <i>Actuarial Assistant</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1717	1979
Oxley, John E. , (F.S.A.), <i>2nd Vice Pres & Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6847	1965
Oyen, Gerald J. , (F.S.A.), <i>Associate Actuary</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1974
Ozark, James G. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 445 S Figueroa St, Los Angeles CA 90071 213/620-0213	e 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Ozenbaugh, Robert**, (A.S.A.), *Senior Actuarial Associate*, United of Omaha, Dodge at 33rd Street, Omaha NE 68131 402/342-7600 1979
- Ozols, Maris N.**, *Pension Director*, NAMCC Assoc Pension & Profit, Sharing Corp, 1271 Ave. of Americas #928, New York NY 10020 e 1978

P

- Pabuwal, Satya N.**, (A.S.A.), *CNA Insurance Company*, CNA Plaza, Chicago IL 60685 312/822-5942 1979
- Pacelli, Jane D.**, (A.S.A.), *Assistant Vice President*, Edward H Friend & Co, 1800 K Street NW, Washington DC 20006 202/785-9080 e 1978
- Packer, Bernard**, (F.S.A.), *Supervising Actuary*, New York State Ins Dept, 2 World Trade Center, New York NY 10047 e 1966
212/488-4033
- Paddon, John W.**, (F.S.A.), *2nd Vice President & Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 1965
212/576-7337
- Padro, Miguel A.**, (A.S.A.), *Associate Actuary*, Martin E Segal Co, 57 Post St, San Francisco CA 94104 415/392-0930 e 1971
- Paff, Harold G.**, (F.S.A.), 10041 Mozelle Lane, La Mesa CA 92041 1965
- Page, Charles H.**, (F.S.A.), 7 Idle Day Drive, Centerport NY 11721 1965
- Pagliaccio, John A.**, (A.C.A.S.), *Assistant Actuary*, Government Employees Ins Co, Geico Plaza, Washington DC 20076 1979
- Pagliaro, Lois A.**, *Pension Cost Consultant*, 99 Brattle St, Cambridge MA 02138 e 1976
- Paglione, Robert**, *President*, Programs for Benefit Plans Inc, 4101 E River Dr, Philadelphia PA 19129 215/849-9300 e 1976
- Pagnozzi, Richard D.**, (F.C.A.S.), *Vice President & Actuary*, Middlesex Ins Sentry Group, 34 Monument Square, Concord MA 01742 1975
617/369-6000
- Paguia, Victor R.**, (F.S.A.), *Vice Pres & Group Actuary*, Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715 1977
217/789-2500
- Paige, John W.**, (F.S.A.), *President*, Western Travelers Life Ins, 555 Northgate Dr, San Rafael CA 94903 415/479-5000 1969
- Pailler, Arline**, *Consulting Actuary*, 2 Hyler St, Thomaston ME 04861 1967
- Pailler, Donald C.**, (F.S.A.), *Consulting Actuary*, 2 Hyler St, Thomaston ME 04861 1965
- Paisley, Robert M.**, (F.S.A.), *Second Vice President*, Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2753 e 1972
- Palazzo, Frank P.**, *Pension Cost Consultant*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 e 1977
212/554-4417

Membership

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Enrolled

Palczynski, Richard W. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111	1977
Pallone, Julius L. , (A.C.A.), <i>President</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	1966
Palm, Robert G. , (F.C.A.S.), <i>Asst Vice President & Actuary</i> , Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45201 513/369-5791	1977
Palmer, Howell M, III , (F.S.A.), <i>Associate Actuary</i> , Berkshire Life Ins Co, 700 South St, Pittsfield MA 01201 413/499-4321	1978
Palmer, Bruce E. , (A.S.A.), <i>Actuarial Spec., Estate & Bus.</i> , Lincoln National Sales Corp, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1970
Palmer, Donald , (F.S.A.), <i>Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7352	1968
Palmer, John J. , (F.S.A.), <i>Vice President & Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23261 804/281-6433	e 1975
Palmer, Peter S. , (F.S.A.), <i>Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8785	1971
Palmer, Roger S. , (A.S.A.), <i>Senior Actuarial Associate</i> , Mutual of Omaha Insurance Co, Dodge at 33rd, Omaha NE 68132 402/342-7600	1979
Palmquist, J Stephen , (A.S.A.), <i>Consulting Actuary</i> , Kruse O'Connor & Ling Inc, 8751 W Broward Blvd #300, Plantation FL 33324 305/472-3800	e 1976
Pape, Frederick H. , (A.C.A.), <i>Group Statistician</i> , American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111	1966
Papenhausen, John L. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1977
Paquin, Claude Y. , (F.S.A.), <i>President</i> , Actuarial Consult of Atlanta, 629 Roswell St, Marietta GA 30060 404/422-1651	e 1969
Parciak, Thomas J. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-2903	1977
Park, Richard A. , (F.S.A.), <i>Vice President, Corporate Taxes</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1215	1971
Park, T.Allen , (F.S.A.), <i>Actuary</i> , United American Ins Co, Box 810, Dallas TX 75221 214/328-2841	1975
Parker, Curtis M. , (A.C.A.S.), <i>Associate Actuary</i> , Nationwide Mutual Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1979
Parker, Gary W. , (F.S.A.), <i>Associate Actuary</i> , Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5235	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Parker, Rembert N.**, (A.S.A.), *Actuary*, Appalachian National Life Ins, 1979
Box 2647, Knoxville TN 37901 615/637-4211
- Parks, John P.**, *Chairman of the Board*, Innovative Benefit Concepts, e 1976
1404 Monterey Street, Pittsburgh PA 15212 412/261-0704
- Parks, Leroy B.**, (F.S.A., F.C.A.), *Actuary*, The Wyatt Co, 1400 Ohio e 1968
Savings Plaza, Cleveland OH 44140 216/696-6250
- Parkyn, Donald W.**, (A.S.A., F.C.A.), *Actuary*, P O Box 1196, e 1969
Sacramento CA 95806 916/481-3710
- Parlin, Willis R.**, (F.C.A.S.), *President*, Neckura Versicherungs-Ag, e 1965
6370 Oberursel/Ts 1, Oberstedterst, West Germany
061/716-9278
- Parmenter, Neil A.**, (F.S.A.), *Associate Actuary*, Bankers Life 1967
Company, 711 High Street, Des Moines IA 50307
515/247-5111
- Parodos, Alexandre**, (F.S.A.), *Vice President Group*, Sun Life e 1972
Assurance of Canada, Box 6075, Wellesley Hls MA 02181
- Parrish, James N.**, (F.S.A.), *Vice President & Actuary*, Fidelity Mutual 1969
Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8160
- Parry, Arthur F.**, (F.S.A., F.C.A.), *Consultant*, 560 Barbara Way, e 1965
Hillsborough CA 94010 415/347-1649
- Parsonage, Jack O.**, (F.S.A.), *Vice President & Actuary*, Great-West 1974
Life Assurance Co, 60 Osborne Street, North, Winnipeg, MB, Canada
R3C3A5 204/946-9339
- Parsons, John R.**, *President*, Parsons McKee and Company, Iron Gate e 1976
Center, 24481 Detroit Road, Westlake OH 44145 216/871-8611
- Parsons, R David**, (*A.S.A., F.I.A., M.C.A.), *Chairman of the Board*, e 1968
Hazlehurst & Associates Inc, 600 Gas Light Tower, Atlanta GA
30303 404/688-0602
- Paster, Joseph P.**, (F.S.A.), *Associate Actuary*, John Hancock Mutual 1973
Life Ins, John Hancock Pl, Box 111, Boston MA 02117
617/421-6000
- Pasternack, Harvey**, *Vice President & General Cnsel*, Seal & Lohse e 1976
Incorporated, 1001 Franklin Ave, Garden City NY 11530
516/741-5560
- Pate, James A.**, *2nd V P & Associate Actuary*, Life & Casualty Ins Co, 1967
Life & Casualty Tower, Nashville TN 37219 615/244-9300
- Patel, Navin J.**, (*A.S.A., F.I.A.), *Consulting Actuary*, Johnson & 1971
Higgins, Box 70, First Canadian Place, Toronto, Ont, Canada M5X1C2
514/878-1781
- Patrick, Gale D.**, (F.S.A.), *Consultant*, Towers Perrin Forster & e 1977
Crosby, 2850 Metro Dr, Minneapolis MN 55420 612/854-1155
- Patrick, Rodger R.**, (A.S.A.), *Partner*, Hewitt Associates, 100 Half Day e 1966
Rd, Lincolnshire IL 60015 312/295-5000
- Patrik, Gary**, (F.C.A.S.), *Actuarial Director*, Prudential Reinsurance 1978
Company, Box 908, 213 Washington Street, Newark NJ 07101
201/877-8078

Membership

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Enrolled

- Patrizi, B. J.**, (F.S.A.), *Actuary*, Beneficial Life Ins Co, 36 South State Street, Salt Lake City UT 84136 801/531-7979 e 1966
- Patterson, Paul J.**, (A.S.A.), *Associate Actuary*, Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98104 206/624-7940 1979
- Patterson, Peter**, (F.S.A.), *Assistant Vice President*, Mercantile & Gen Reins Co Ltd, 141 Adelaide Street West, Toronto Ont, Canada M5H3N2 416/360-8350 1977
- Patterson, W Donald**, (F.S.A.), 93 Glenview Ave, Toronto Ont, Canada M4R1P9 1966
- Pattison, Edgar W.**, (F.S.A.), *Sr Vice Pres & Chief Actuary*, American United Life Ins Co, One West 26th Street, Indianapolis IN 46206 317/927-1684 1966
- Patz, Lawrence C.**, (A.S.A.), *Sr Vice President & Actuary*, United Life & Accident Ins, One Granite Pl, Concord NH 03301 603/224-7741 1966
- Patzman, Stephen N.**, (F.S.A.), *Vice President & Life Actuary*, USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/690-5516 1977
- Pauley, Barton S.**, (F.S.A.), *Pauley, Barton S.*, Menlo Park CA 94025 1965
- Paull, Marvin J.**, (F.S.A.), *Actuary*, Dan McGinn & Assoc Inc, 1150 S Olive Street, Los Angeles CA 90015 213/747-6501 e 1968
- Pawelko, Robert L.**, (A.S.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611 e 1971
- Paxton, William G.**, (F.S.A.), *Senior Vice President*, Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800 e 1969
- Paydos, Charles J.**, (F.S.A.), *Vice President*, Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1970
- Peabody, J Lynn**, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, 115 N Pennsylvania, Indianapolis IN 46204 317/636-4491 1977
- Peacock, Willard W.**, (A.C.A.S.), *Vice President & Actuary*, Cotton States Insurance Co, 244 Perimeter Center Pkwy, Northeast, Atlanta GA 30346 404/394-8100 1979
- Peacocke, Sidney W.**, *Associate Actuary*, Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000 1969
- Peacor, C Norman**, (F.S.A.), *Exec. Vice President & Actuary*, Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411 1965
- Pearl, Marc B.**, (F.C.A.S.), *Assistant Secretary*, Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400 e 1979
- Pearlman, Berndt**, *Executive Vice President*, Employers Planning Corporation, 1371 Morris Avenue, Union NJ 07083 201/686-3880 e 1976

	Enrolled
Pearsall, Donald M. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6000	1968
Pearson Jr, John S. , (F.S.A.), <i>Graduate Student</i> , Portland State University, Box 751, Systems Science, Portland OR 97207 503/245-7612	1969
Pearson, Margaret C. , <i>Actuary</i> , Pearson Pension Services Inc, 393 Seventh Ave, New York NY 10001 212/594-9200	e 1976
Pearson, Margaret E. , (F.S.A.), Milliman & Robertson Inc, 330 Pacific Building, Portland OR 97204 503/227-0634	e 1977
Pearson, Raymond G. , (F.S.A., F.C.A.), Towers Perrin Forster & Crosby, 2101 L St NW, Suite 400, Washington DC 20037 202/466-4440	e 1965
Pearson, Richard D. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155	e 1978
Pease, Jerrilyn D. , (F.S.A.), <i>Assistant Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5312	1978
Peavy, Hubert D. , 8945 Regina Road, Jacksonville FL 32217 904/737-5556	e 1966
Pebly, Robert R. , <i>Actuary</i> , Educators Mutual Life Ins Co, 2490 Lincoln Highway E, Lancaster PA 17604 717/397-2751	e 1968
Peck, Jonathan K. , (A.S.A.), 190 N Spruce St, Ramsey NJ 07446	1966
Peel, Jerald P. , (A.C.A.S.), <i>President</i> , J Peel Assoc - Consultants, 13914 Indiana, Riverdale IL 60627	1966
Peirce, Charles A. , (F.S.A.), <i>Assoc Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2538	e 1965
Pelant, James C. , <i>Assistant Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1976
Pelcyger, Frank. , (A.S.A.), <i>Actuarial Consultant</i> , Actna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	e 1976
Pence, Arlen F. , (A.S.A.), Farm Bureau Life Insurance Co, 5400 University Ave, W Des Moines IA 50311	1979
Penchas, Simon. , (F.F.A.A.), Broad St #33 Apt #14, Freehold NJ 07728	1966
Pendleton, Franklin D. , (F.S.A., F.C.A.), <i>Partner</i> , Bryan Pendleton Swats & McAll, 4205 Hillsboro Road, Suite A200, Nashville TN 37215 615/385-1640	e 1969
Penick, R Douglas. , (F.S.A.), <i>Vice President & Actuary</i> , Durham Life Insurance Company, Box 27807, Raleigh NC 27611 919/782-6110	1972
Penn, Harold W. , (F.S.A.), <i>Consulting Actuary</i> , 4253 Still Meadow Lane, W Bloomfield MI 48033 313/626-8159	e 1971

Membership

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Enrolled

Penney, Don E. , (A.S.A.), <i>Consulting Actuary</i> , Sharp Building, Box 80524, Lincoln NE 68501 402/437-7575	1971
Penniman, Kent T. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
Pennington Sr., Thomas K. , (F.S.A., F.F.A.A.), <i>Sr Vice President & Actuary</i> , Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9233	1965
Penrose, Clement B. , (F.S.A.), <i>VP Individual Admin Exec</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3449	1965
Pepe, W Dennis. , (A.S.A.), <i>Actuarial Assistant</i> , Sorenson & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018	1979
Pepper, David F. , <i>Consulting Actuary</i> , Howard Johnson & Company, 207 East Edgar, Seattle WA 98102 206/329-9200	e 1976
Pepper, Ron W. , (A.S.A.), <i>Vice President</i> , North West Life Assurance Co, 1200-595 Howe Street, Vancouver, BC, Canada V6C2T5 604/689-1211	1979
Pereyo, Carolyn G. , 253 Dexter Ave, Meriden CT 06450	e 1978
Perisho, Ray M. , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1974
Perkins, Alfred W. , (A.S.A.), Box 149, Brooksville ME 04617	e 1966
Perkins, Andrew M. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1977
Perkins, Ann. , (F.S.A.), 3584 Northome Rd, Deephaven MN 55391	e 1973
Perkins, Jon Ward. , <i>Consultant</i> , The Wyatt Co, 5955 De Soto Ave, Suite #220, Woodland Hills CA 91367 213/883-9747	e 1978
Perkins, Robert E. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, Box 1360, Minneapolis MN 30305 612/542-3148	e 1972
Perlstein, Philip M. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2677	1965
Perreault, Stephen L. , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4803	1970
Perrott, Godfrey. , (F.S.A.), <i>Vice President</i> , M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970	1973
Perry, Robert C. , (F.S.A., A.C.A.S.), 5090 N Northridge Circle, Tucson AZ 85718	1965
Perry, Robert G. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3768	1977
Pestal, Charles F. , (F.S.A.), <i>Consulting Actuary</i> , 6228 Ewing Ave S, Minneapolis MN 55410	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Peters, Carl , (F.S.A.), <i>Asst. Vice President</i> , Reins., Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	e 1966
Peters, Edward J , (F.C.A., F.F.A.A.), <i>President</i> , Edward J Peters & Associates, 3550 Washington Blvd, Indianapolis IN 46205 317/923-6336	e 1965
Peters, Franklin E , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2603	e 1971
Petersen, Bruce A , (F.C.A.S.), <i>Vice President & Actuary</i> , American Bankers Life Assur Co, 600 Brickwell Ave, Miami FL 33131 305/374-2244	1979
Petersen, Jerry T , (F.C.A., A.F.A.A.), <i>Consultant</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7182	e 1970
Peterson, Bert H , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 3400 Peachtree Rd NE, Atlanta GA 30326 404/261-7820	e 1979
Peterson, Dennis K , (F.S.A., A.F.A.A.), <i>Assistant Actuary</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7006	1977
Peterson, Donald L , (F.S.A.), <i>Associate Actuary</i> , Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500	1977
Peterson, Donald M , (F.S.A.), <i>Executive Vice President</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	e 1966
Peterson, Gary N , (F.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Peterson, John L , (A.S.A., M.C.A.), <i>Actuary</i> , 601 South Mallard, Las Vegas NV 89107 702/870-0617	e 1966
Peterson, Kris E , (F.S.A.), Milliman & Robertson Inc, 8990 W Dodge Rd, Omaha NE 68114 402/393-9400	1978
Peterson, Larry R , (F.S.A., A.F.A.A.), <i>Assoc Actuary Retirement Prod</i> , Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721	1977
Peterson, R Larry , (F.S.A.), <i>Actuary Individual Life Ins</i> , United Life & Accident Ins, Concord NH 03301 603/224-7741	1971
Peterson, Ray M , (F.S.A.), 36 Bogart Ave, Pt Washington NY 11050	1965
Peterson, Richard P , (F.S.A.), <i>President & Actuary</i> , Peterson Consultants Inc, 7400 University, Suite C, Des Moines IA 50311 515/255-2830	e 1965
Peterson, Ronald K , (F.S.A.), <i>Associate Actuary</i> , Western Farm Bureau Life Ins, 1200 Lincoln St, Denver CO 80224 303/861-8100	1977

Membership

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Enrolled

- Peterson, Stephen G.** (F.S.A., M.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1976
- Petlick, Steven**, (F.C.A.S.), *Assistant Actuary*, Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400 1978
- Petry, Paul E.** (F.S.A.), *2nd Vice President & Actuary*, Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111 1977
- Pettengill, Daniel W.** (F.S.A.), 74 Lemay St, W Hartford CT 06107 1965
- Pettersen, Herbert**, (F.S.A.), *Vice President & Actuary*, Continental Life & Accident Co, 1005 Main Street, Boise ID 83702 e 1965 208/345-7770
- Petty, G C, III**, *President*, Custom Benefit Services Inc, 8550 Katy Freeway, Suite 340, Houston TX 77055 713/464-9898 e 1976
- Petz, Earl F.** (F.C.A.S.), *Actuary*, Lumbermen's Mutual Casualty Co, Long Grove IL 60049 312/540-2000 1965
- Pfarrer, Louis W.** (F.C.A.), *Consulting Actuary*, 2058 Kearney St, Denver CO 80207 1965
- Pfefferle, Frederick P.**, *Manager Group Pensions*, Prudential Insurance Company, Hanover Road, Florham Park NJ 07101 e 1977 201/966-3052
- Pharr, Joe B.** (F.S.A., F.C.A.), *Vice President*, Tillinghast Nelson & Warren, 3340 Peachtree Road NE, Tower Place, Atlanta GA 30326 404/261-5420 1967
- Phelps, John**, (F.S.A., A.I.A.), *Consulting Actuary*, Munich Reassurance Company, Koeniginstr 107, Munich, West Germany 089/389-1218 1965
- Philbrick, Harold F.** (F.S.A.), 50 Brandywine Lane, Suffield CT 06078 e 1965
- Philbrick, Stephan W.** (F.C.A.S.), *Consulting Actuary*, Marsh & McLennan Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6339 1979
- Phillippi, William R.** (A.C.A.), *Vice President - Administration*, Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230 1966
- Phillips, David E.** (F.S.A.), *Senior Actuarial Asst*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2288 1970
- Phillips, Dick L.** (F.S.A., F.C.A.), *Consulting Actuary*, Lewis & Ellis Incorporated, 7540 LBJ Freeway, Dallas TX 75251 e 1972 214/661-9047
- Phillips, Hal B Jr.**, (F.S.A.), *Associate Actuary*, Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2496 1976
- Phillips, Herbert J.** (F.C.A.S.), *Vice President & Chief Actuary*, Insurers Advisory of Canada, 180 Dundas Street West, Toronto Ont, Canada M5G1Z9 416/597-1200 1965

	Enrolled
Phillips, Howard M. , (F.S.A.), <i>President</i> , Consulting Actuaries Inc, 1129 Bloomfield Ave, West Caldwell NJ 07006 201/575-1100	e 1967
Phillips, Jimmy E. , (F.S.A.), <i>Vice President & Actuary</i> , Southern Life & Health Ins Co, 2101 Highland Ave, Birmingham AL 35201 205/933-1160	1971
Phillips, John B. , <i>Partner</i> , Coopers & Lybrand, One Bush Street, San Francisco CA 94104 415/445-1323	e 1976
Phillips, John H. , (A.C.A.S.), 915 Steuben St, Wausau WI 54401	1966
Phillips, Robert C. , (*A.S.A., F.F.A.), <i>Vice President & Actuary</i> , Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1968
Phillips, Thomas A. , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1979
Phillips, William A. , (F.S.A.), <i>Actuary-Product Development</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/587-7371	1979
Phillips, Wm Harold , (F.S.A., F.F.A.A.), <i>Vice Pres & Act Ins-Services</i> , Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721	1965
Piano, Jon M. , (F.S.A.), <i>Manager</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6598	e 1969
Piazza, Richard N. , (A.C.A.S.), <i>Assistant Actuary</i> , Allstate Insurance Company, 321 Middlefield Road, Menlo Park CA 94025	1979
Pickering, Joseph R. , (F.S.A.), <i>President</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-3667	1965
Pierce, Robert D. , 1286 Collins, Topeka KS 66604	1967
Pihl, John W. , <i>President</i> , William Pihl & Assoc Inc, 170 State Street, Los Altos CA 94022 415/941-4292	e 1976
Pike, Albert, III , (A.S.A., F.C.A.), <i>Vice President</i> , Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080	e 1971
Pike, Bertram N. , (F.S.A.), <i>Sr V P & Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6166	1965
Pike, Morris , (A.S.A., A.C.A.S.), <i>Consulting Actuary</i> , 19 Old Mamaroneck Road, Apt 2G, White Plains NY 10605	1966
Pikelný, Michael , (F.S.A.), <i>Actuary</i> , Johnson & Higgins, 101 S Wacker Dr, Chicago IL 60606 312/263-2456	e 1976
Pilewicz, Paula M. , <i>Actuarial Staff Assoc</i> , Amer Telephone & Telegraph Co, 444 Hoes Lane Bldg, #10-4A602, Piscataway NJ 08854 201/699-7493	e 1977
Pilgrim, James W. , (F.S.A.), <i>Regional Reins Director</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7786	1968

Membership

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Enrolled

Pillar, David G. , (F.S.A.), <i>Associate Actuary</i> , Midwestern United Life Ins, 7551 U S Highway 24 W, Fort Wayne IN 46804 219/432-1551	1972
Pinczkowski, Raymond E Jr. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 718 17th St, Suite 1100, Denver CO 80202 303/534-7496	e 1971
Pinder, William C. , (F.S.A.), <i>Vice President & Actuary</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1392	1965
Pines, Gary A. , (F.S.A.), <i>Vice President & Actuary</i> , Meidinger & Assoc Inc, 20 N Wacker Dr, Suite 1800, Chicago IL 60606 312/332-5397	e 1973
Pinney, Allen D. , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2971	1965
Pitassi, Kathlyn Aylward , <i>Actuarial Assistant</i> , Retirement Plans Incorporated, 239 Hanna Building, Cleveland OH 44115 216/781-7634	e 1978
Pittman, David B. , (A.S.A.), <i>Assistant Actuary</i> , Durham Life Insurance Company, Box 27807, Raleigh NC 27611 919/782-6110	1979
Pitts, Richard D. , (A.S.A.), American Health & Life Ins Co, 300 St. Paul Place, Baltimore MD 21201 301/332-3200	1979
Pitzer, Kenneth L. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 06807 212/661-5080	e 1975
Place, Mary A. , <i>Actuarial Section Head</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/273-2345	e 1976
Plank, Diane K. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1972
Plimpton, Henry A. , (A.S.A.), 1750 Benjamin Franklin Dr, Apt 6 G, Sarasota FL 33577	e 1966
Plisky, John C. , (F.S.A.), <i>Associate Actuary</i> , Reliance Standard Life Ins Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4234	e 1973
Ploss, Harry , (F.S.A.), <i>Asst. Vice President & Actuary</i> , Montgomery Ward Life Ins Co, 140 South State Street, Chicago IL 60603 312/621-6165	1978
Plumley, Peter W. , (F.S.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1247	1965
Plunkett, Joseph A. , American Reinsurance Company, One Liberty Plaza, New York NY 10006	1971
Plunkett, Virginia A. , (A.S.A.), <i>Assistant Actuary</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60657 312/866-3000	1979
Plush, Richard F. , (A.S.A.), <i>Actuarial Associate</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Podrebarac, Frank W. , (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 214/472-5000	e 1971
Poissant, William A. , (F.S.A.), 6009 No 20th St, Arlington VA 22205	1965
Poland, Jeffrey D. , <i>Vice President</i> , Consulting Actuaries Inc, 666 Fifth Avenue, Suite 2226, New York NY 10019 212/586-7500	e 1976
Polapink, Paul S. , <i>Chief Actuary</i> , Gallop & Price Incorporated, 10960 Wilshire Boulevard, Suite 2380, Los Angeles CA 90024 213/477-2929	e 1976
Polchert, Paul , (F.S.A., M.C.A.), <i>Vice President & Actuary</i> , Compensation & Capital Inc, 125 S Wacker Drive, Chicago IL 60606 312/332-4420	e 1978
Polilli, Robert J. , (F.S.A.), <i>Associate Actuary</i> , National Home Life Assur Co, Liberty Park, Malvern PA 19355 215/648-5343	1978
Polisner, Dennis M. , (F.S.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 222 S Riverside Plaza, Chicago IL 60606 312/648-0345	e 1972
Polk, Ken E. , (F.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 1808 Republic Natl Bank, Dallas TX 75201 214/741-5171	e 1975
Pollack, Robert , (F.C.A.S.), <i>President</i> , R Pollack Inc, 810 Lafayette Rd, Bryn Mawr PA 19010 215/525-3586	1965
Pollard, Frank H. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979
Pollard, James H. , <i>President</i> , James H Pollard & Assoc, 1 Investment Pl, Baltimore MD 21204 301/825-8181	e 1976
Pollino, George E. , (F.S.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2227	1976
Pollnow, Jan L. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4537	1972
Pollock, Davis A. , (F.S.A.), <i>Vice President-Corp. Planning</i> , Central Life Assurance Co, 611 5th Ave Box 1555, Des Moines IA 50306 515/283-2371	1972
Pond, Donald H. , (F.S.A.), <i>Second Vice President/Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	e 1975
Ponzini, John J. , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 11731 212/279-4400	e 1977
Poorman, William F. , (F.S.A., A.C.A.S.), 2741 N Salisbury St, Apt. 1404, W. Lafayette IN 47906	1965
Poortvliet, William G. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1966

Membership

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Enrolled

- Pope, Roberto E.**, (F.S.A.), *2nd Vice President & Actuary*, Guardian Life Ins Co, 201 Park Ave S, New York NY 10003 212/598-8187 1968
- Popiel, Robert P.**, (F.S.A.), *Associate Actuary*, Manhattan Life Insurance Co, 111 W 57th Street, New York NY 10019 212/484-9300 1979
- Porter, Elder A.**, (F.S.A.), 14 Tulane Rd, Athens OH 45701 1965
- Porter, Ernest R.**, (A.F.A.A.), *Exec. Vice President & Manager*, Unigard Olympic Life Ins Co, 190 Queen Anne Ave N, Seattle WA 98109 206/281-3150 1966
- Porter, Eugene F.**, (F.S.A., F.F.A.), *Sr V P -Finance & Planning*, Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721 1966
- Porter, Kenneth W.**, *Associate Actuary*, E I Du Pont De Nemours & Co, 1007 Market Street, #D-9146, Wilmington DE 19898 302/774-7917 e 1978
- Porter, Lee B.**, *Actuary*, Internal Revenue Service, 1111 Constitution Av NW, Washington DC 20224 1971
- Porter, William A.**, (F.S.A.), *Consulting Actuary*, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 e 1965
- Portermain, Neill W.**, (F.C.A.S.), *International Underwriters*, Penthouse Suite, Box 2070, Richardson TX 75080 214/234-3230 1966
- Porto, Edward J.**, (F.S.A.), *Actuary*, Fort Dearborn Life Ins Co, 233 N Michigan Ave, Chicago IL 60601 312/661-4500 1965
- Posa, Richard R.**, (A.S.A.), *Actuarial Assistant*, Home Beneficial Life Ins Co, P O Box 27572, Richmond VA 23261 804/358-8431 1979
- Poston, Elizabeth C.**, (F.C.A.), *Manager*, A S Hansen Inc, 2101 L St NW, Washington DC 20037 202/452-0555 e 1971
- Potok, Charles M.**, (A.C.A.S.), *Chief Actuary Property & Casl*, South Carolina Dept of Ins, 2711 Middleburg Drive, Columbia SC 29204 1979
- Potter, John A.**, (A.C.A.S.), *Vice President & Actuary*, American Assoc of Ins Services, 221 North La Salle Street, Chicago IL 60601 1979
- Potts, Grier D.**, (F.S.A.), *Asst Vice President & Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 1966
- Potts, Lionel A.**, (F.S.A.), *Associate Actuary*, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5469 1966
- Poucher, Ralph I.**, *Chief Actuary & Manager*, E I Du Pont De Nemours & Co, 1007 Market Street, Wilmington DE 19898 302/774-5917 e 1969
- Poulin, Claude R.**, (F.S.A.), *Assistant Director*, Social Security Dept UAW, 8000 E Jefferson Ave, Detroit MI 48214 313/926-5000 e 1972

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Poulin, Leon F, Sr Ex V P, Actuary & Secretary, Companion Life Insurance Co, 230 Park Avenue, New York NY 10017 212/661-1700	1970
Poulson, William K, 6038 N Kilbourn Ave, Chicago IL 60646	1966
Powell, Clifford K, (A.S.A.), Actuary, Health Care Financing Admin, 6401 Security Blvd, Baltimore MD 21235 301/594-2827	1979
Powell, David S, (A.C.A.S.), Asst. Vice President & Actuary, Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3475	1975
Powell, Jerome M, (F.S.A.), Consulting Actuary, 130 Winding River Road, Needham MA 02192 617/237-4499	1965
Powell, John H, (F.F.A.A.), 17403 Plaza Dolores, San Diego CA 92128	1965
Powell, Robert N, (F.S.A.), Vice President, Nationwide Corporation, One Nationwide Plaza, Columbus OH 43216 614/227-7666	1965
Powell, Robert W., President, Business Benefits Corp, 8955 Katy Frwy, Suite 203, Houston TX 77024 713/658-8344	e 1976
Powers, David A, Senior Consultant, A S Hansen Inc, 2330 Engery One Center, 717 Seventeenth Street, Denver CO 80202 303/825-7641	e 1976
Pozzi, James E, (F.S.A.), Asst Vice Pres & Asst Actuary, American National Ins Co, One Moody Plaza Box 1780, Galveston TX 77550 713/763-4661	1977
Prange, Louis G, (A.S.A.), Consulting Actuary, 818 Olive Street, Suite 750 Paul Brown Bldg, St Louis MO 63101 314/231-5648	e 1979
Pratt, William S, III, (F.S.A.), Surety Life Insurance Company, Box 30030, Salt Lake Cty UT 84125 801/487-7411	e 1975
Pratt, Hunter D, (F.S.A.), Partner, Bryan Pendleton Swats & McAll, 360 Woodland Hills Bldg, 3000 Old Canton Rd., Jackson MS 39216 601/981-2155	e 1977
Pray, David W, (F.S.A.), Vice President & Actuary, Employers Life Ins of Wausau, 2000 Westwood Drive, Wausau WI 54401 715/845-6181	1972
Preble, W James, (F.S.A.), Senior Vice President, National Life Ins Co, National Life Dr, Montpelier VT 05602 229-3211	1965
Prendergast, Nicholas J, (A.S.A.), 10 B Erringer Pl, Philadelphia PA 19144 215/951-5412	1969
Presley, Philip O, (F.C.A.S., F.C.A.), Actuarial Consultant, 6-14 Pendleton Lane, Londonderry NH 03053 603/432-3376	1969
Presley, T Michael, (A.S.A.), Assistant Actuary, Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2752	1979
Pressley, W Michael, (F.S.A.), Asst. Vice President & Actuary, Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3661	1979

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Enrolled

Preston, Robert , <i>Manager of Employee Benefits</i> , Chase Bag Company, 2 Greenwich Plaza, Greenwich CT 06830 203/661-3400	e 1977
Prewitt, Kathleen R , <i>Supervisor</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Bloomfield CT 06152 203/243-8811	e 1976
Price, Archibald M , (A.S.A.), 60 Loop Road, Falmouth MA 02540 617/548-7451	e 1966
Price, Edith E , (F.C.A.S.), <i>Assistant Actuary</i> , Lumbermen's Mutual Casualty Co, Long Grove IL 60049 312/540-2429	1969
Price, I Edward , (F.S.A.), <i>Vice Pres & Assoc Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	e 1971
Prien, Barthus , (F.S.A., F.C.A.), <i>President</i> , Prien Assoc Inc, 500 Newport Ctr Dr #955, Newport Beach CA 92660 714/759-1333	e 1965
Primmer, Roger L , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1972
Prince, Allen H , (A.S.A.), <i>Actuary</i> , Hallowell & Harbeck Inc., American Nat'l Bldg., 818 Seventeenth St., 508, Denver CO 80202 303/893-2841	e 1971
Pritchard, Dennie W , (F.S.A.), <i>Associate Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Box 27601, Richmond VA 23261 804/281-6000	1978
Probst, Charles E , (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	e 1965
Projector, Murray , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 776 Scripps Drive, Claremont CA 91711 714/624-1076	e 1965
Prokopow, Michael J , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 120 S La Salle Street, Suite 1710, Chicago IL 60603 312/726-0677	1979
Prouty, William C , (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115 203/273-2528	e 1965
Pruslin, William G , <i>Consultant</i> , 202-20 36th Avenue, Bayside NY 11361	1979
Przybyla, Dennis B , <i>Actuarial Assistant</i> , Midwestern United Life Ins, 7551 U S Highway 24 W, Fort Wayne IN 46801 219/432-1551	1970
Puffer, Ronald R , (F.S.A.), <i>Asst. Vice President & Actuary</i> , United Benefit Life Ins Co, 33rd at Dodge Street, Omaha NE 68131 402/978-2156	1978
Pugh, Howell W , (A.S.A.), <i>Associate Actuary</i> , Columbian Mutual Life Ins Co, Vestal Parkway, East, Binghamton NY 13902 607/724-2472	1979
Pulis, Ralph S , (A.C.A.S.), <i>Assistant Actuary</i> , Criterion Insurance Company, 5260 Western Avenue, Washington DC 20047	1979
Pulley, Richard W , (F.S.A.), <i>V P Pension Trust Valuation</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8172	1965

	Enrolled
Punchin, Juan F. , (F.S.A.), <i>Assistant Vice President</i> , Metropolitan Life Ins Co, One Madison Ave., New York NY 10010 212/578-5158	1976
Pung, Robert E. , (F.S.A.), <i>Vice President & Actuary</i> , Wisconsin National Life Ins, 220 Washington Ave, Oshkosh WI 54901 414/235-0800	e 1968
Purdy, James L. , (F.S.A.), <i>Vice Pres & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Purnell, Harry S, III , (F.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St, New York NY 10005 212/482-2000	e 1969
Purple, John M. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06115	1979
Puscian, John V. , <i>Enrolled Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/726-4843	e 1976

Q

Quesada, Ann Rachel , (A.S.A.), <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6760	e 1976
Quesada, Antonio , <i>Actuarial Consultant</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6032	e 1976
Quesnel, John R. , <i>Actuary</i> , Angell Disend & Quesnel Inc, 225 Newman Avenue, Rumford RI 02916 401/438-9250	e 1976
Quinby, Harry E. , 108 Whittier Rd, Brick Town NJ 08723	e 1967
Quinlan, John A. , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4840	1970
Quirin, Albert J. , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4843	1978
Quirk, William J. , (F.S.A.), <i>Actuarial Consultants</i> , Bayly Martin & Fay Inc, 3200 Wilshire Blvd, Los Angeles CA 90010 213/381-5371	e 1966
Qureshi, Arshad H. , (*A.S.A., F.I.A.), <i>Vice President & Actuary</i> , Bankers Security Life Ins Co, 1701 Pennsylvania Ave NW, Washington DC 20006 202/298-6225	1978

R

Raach, Frederick E. , (F.S.A.), <i>Vice President</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-7755	1970
Raaen, Lyle T. , (A.S.A.), <i>Vice President</i> , CPS Inc, 1014 Hope St, Stamford CT 06907	1967
Rabenau, Philip A. , (F.S.A.), 59 Harbor Lane, Massapequa Pk NY 11762	1965

Membership

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Enrolled

- Rabinowitz, Bernard**, (*A.S.A., F.I.A.), *Vice President & Actuary*, Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000 1971
- Rabinowitz, Steven M**, (F.S.A.), *Assistant Vice President*, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-7077 e 1975
- Rachlin, Robert**, *Chairman of the Board*, Compensation Planning Corp, 666 Fifth Ave, New York NY 10019 212/765-0700 e 1976
- Radach, Floyd R**, (F.C.A.S.), *Sr Actuarial Officer*, St Paul Fire & Marine Ins Co, 385 Washington St, St Paul MN 55016 612/221-8047 1978
- Radcliffe, Steve**, (F.S.A.), *Reinsurance Actuary*, American United Life Ins Co, One W 26th St, Indianapolis IN 46206 317/927-1539 1975
- Radek, John D**, (F.S.A.), *Assistant Actuary*, CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-7731 1978
- Radin, Harry C**, 547 Vistamont Avenue, Berkeley CA 94708 1965
- Rael, Juan B. Jr.**, (F.S.A., F.C.A.), *President*, Rael & Letson, 1200 Bayhill Rd, San Bruno CA 94066 415/871-7701 e 1965
- Raffety, David K**, (A.S.A.), *Assistant Actuarial Director*, Mutual Life Ins Co of New York, 1740 Broadway, New York NY 10019 212/586-4000 1979
- Raid, Gary A**, (A.C.A.S.), *Vice President & Actuary*, Unigard Olympic Life Ins Co, 1215-4th Avenue, Seattle WA 98161 206/292-1234 1967
- Raisch, George F**, (F.C.A.), 25 Tudor Tower, Tudor City Place, New York NY 10017 1965
- Rambo, Melvin**, (A.S.A.), *Actuarial Associate*, Central Life Assurance Co, 611 5th Avenue, Des Moines IA 50306 515/283-2371 1979
- Ramirez, Miguel A**, (A.S.A., M.C.A.), *Associate Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1971
- Ramsey, Henry B. Jr.**, (F.S.A.), *Vice President*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1965
- Ranade, Neela**, (F.S.A.), *Assistant Actuary*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 1979
- Randall Sr, Robert J**, (F.S.A.), *Vice President & Actuary*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 554-1234 e 1965
- Randall, Donald J**, (F.S.A.), *Senior Assistant Actuary*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2450 e 1965
- Randall, Frederick A**, (F.S.A.), *Vice President & Actuary*, Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-6712 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Raney, Susan G. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1976
Rankin, Gerald J. , (F.S.A.), <i>Consulting Actuary</i> , 812 Crestview Dr, Springfield PA 19064 215/328-3670	1973
Rankins, J Robert , (F.S.A.), <i>Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1972
Rappaport, Anna M. , (F.S.A., A.I.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6736	e 1965
Rapport, Michael Y. , (A.S.A.), <i>Actuarial Assistant</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1979
Rashid, Zafar , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2180	1975
Raskin, Richard S. , (A.S.A.), <i>Vice President</i> , G B Buck Consulting Actuaries, 2 Penn Plaza, New York NY 10001 212/279-4400	e 1966
Rathbone, Nathanael , (A.C.A.), <i>Actuary</i> , Star Route, Rhododendron OR 97219 503/221-1350	1966
Rathgeber, Frederick E. , (F.S.A.), 333 Oxford Dr, Short Hills NJ 07078	1965
Ratnaswamy, Rajaratnam , (A.C.A.S.), <i>Staff Actuary</i> , St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7075	1967
Raws, Alfred, III , (F.S.A.), <i>Vice President & Actuary</i> , NRG America Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603	e 1977
Ray, Edward J, III , (F.S.A.), <i>Second Vice President, Actuary</i> , Pan-American Life Ins Co, 2400 Canal Street, New Orleans LA 70119 504/821-2510	1976
Raymond, David H. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	1969
Raymond, Gary R. , (F.S.A.), Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	1979
Raymond, Kathleen A. , <i>Associate Actuary</i> , E I Du Pont De Nemours & Co, Finance Dept. D-9146, 1007 Market Street, Wilmington DE 19898 302/774-2580	e 1976
Rea, Everett A. , (A.S.A.), <i>Princ Empl Benef Dept</i> , Peat Marwick Mitchell & Co, Three Embarcadero Center, San Francisco CA 94111 415/981-8230	e 1966
Reade, David M. , (F.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1965
Reagh, Russel R. , (F.C.A.), 2340 Silver Palm Rd W, Boca Raton FL 33432	1965

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	Enrolled
Reavill Jr, Albert E. (F.S.A.), <i>Sr Vice President</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1965
Reck, Stephen L. (F.S.A.), <i>Executive Vice President</i> , Guardsman Life Insurance Co, 1025 Ashworth Road, W Des Moines IA 50265 515/223-3019	e 1973
Record, Horace A. (F.S.A.), <i>Sr Actuarial Consultant</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2717	e 1965
Reddington, Robert F. (A.S.A.), <i>Assistant Actuary</i> , Amer Telephone & Telegraph Co, Box 2016 Rm 4A1110, New Brunswick NJ 08903	e 1972
Reed, Alan L. (F.S.A.), <i>Vice President</i> , Stone Young & Company, Box 828, Upr Montclair NJ 07043 201/744-8200	e 1969
Reed, David S. (F.S.A.), <i>Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4496	1965
Reed, Edith T. (F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Reed, Harold. (A.S.A.), <i>Assistant Actuary</i> , Cowan Actuarial Co, 700 Walnut St #606, Cincinnati OH 45202 513/241-1280	1979
Reed, L Alwilda. <i>Consulting Actuary</i> , William M Mercer Inc, 600 Grant St, Pittsburgh PA 15219 412/288-8845	e 1976
Reed, Owen A. (F.S.A.), <i>Vice President & Actuary</i> , Sun Life Assurance of Canada, Box 6075, Montreal, PQ, Canada H3C3G5 514/866-6411	e 1968
Reeder, Marie H. 2010 Maplewood Ave, Abington PA 19001	1966
Reeder, W Rodman. (A.S.A.), <i>Agency Assistant</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19172 215/629-0600	1966
Rees, John A. Ethyl Corporation, Box 81, Richmond VA 23201	e 1969
Reese, Thomas W. (F.S.A.), <i>Assistant Actuary</i> , Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 414/734-5721	1979
Reeves, William E. (A.S.A.), <i>Assistant Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8787	1971
Rehak, Virgil L. (F.S.A.), <i>Vice President</i> , F I C & Associates Inc, 15 West 10th Street, Kansas City MO 64105 816/842-6259	1966
Rehkamp, Ronald D. (A.S.A.), <i>Senior Actuarial Associate</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1979
Reich, Felicitas. (F.S.A.), <i>Consultant</i> , 555 Bronx River Road, Yonkers NY 10704 914/237-5874	1965
Reich, Sheldon. (F.S.A.), <i>2nd V P & Associate Actuary</i> , Standard Security Life Ins Co, 485 Madison Ave, New York NY 10022 212/355-4141	1966
Reichle, Kurt A. (A.C.A.S.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6590	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Reichlinger, David , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1979
Reid, Donald H , (F.S.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, One Embarcadero Center, Suite 2101, San Francisco CA 94111 415/398-4740	e 1966
Reid, Robert F , <i>Manager - Actuarial Dept</i> , Professional Services Inc, 3612 Noble, Dallas TX 75204	e 1978
Reifenberger, William J , (F.S.A.), <i>Associate Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8000	1973
Reilly, A Wendell , 220 Knight Drive, San Francisco CA 94119 415/456-3389	1970
Reilly, Francis V , <i>Assistant Administrator</i> , Federal Ins Administration, Washington DC 22153	1967
Reilly, G Emerson , (A.S.A.), 280 E Dunedin Road, Columbus OH 43214	1966
Reimert, William A , (F.S.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1974
Reinbolt, James B , (A.C.A.S.), <i>Vice President & Actuary</i> , State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2311	1967
Reiner, Jack G , <i>Asst Vice President & Actuary</i> , American Fidelity Assurance Co, 2000 Classen Center, Oklahoma City OK 73125 405/523-2000	1972
Reinhardt, Thomas E , (A.S.A.), <i>Vice President & Actuary</i> Provident Indemnity Life Ins, 2500 Dekalb Pike, Norristown PA 19404	1966
Reiskyt, James F , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1970
Remick, Robert M , <i>President</i> , Computer Income Planning Corp, 122 E 42nd Street, Suite 1003, New York NY 10017 212/867-4890	e 1977
Renz, David L , (F.S.A.), <i>Dir., Individual Pension Serv.</i> , Prudential Insurance Company, Box 9444, Minneapolis MN 55440 612/374-5540	1976
Renze, David E , (F.C.A.S.), <i>Pricing Manager-Asst Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4234	1978
Repp, Frank D , (A.S.A., F.C.A.), <i>Qualified Plan Services Inc.</i> , 5050 North 19th Avenue, Suite 415, Phoenix AZ 85015 404/266-9355	e 1970
Resony, Allie V , (F.C.A.S.), <i>Assistant Secretary</i> , Hartford Insurance Group, 690 Asylum Avenue, Hartford CT 06115 203/547-5000	1965
Resony, John A , (F.C.A.S.), <i>Executive Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965

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Enrolled

Retterath, Ronald C. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Life Ins of Wausau, 2000 Westwood Dr, Wausau WI 54401 715/842-6262	1975
Reuter, Robert E. , (F.S.A., A.F.A.A.), <i>Vice President</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7250	1966
Revis, Johan , (A.S.A.), <i>Actuarial Consultant</i> , Coates Herfurth & England, 320 California St #501, San Francisco CA 94104 415/433-4440	e 1976
Reynolds, Ernest , (F.S.A.), <i>Associate Actuary</i> , Independent Life & Accident, One Independent Dr, Jacksonville FL 32276 904/358-5684	1969
Reynolds, Frank G. , (F.S.A.), University of Waterloo, Department of Statistics, Waterloo On, Canada N2L3G1	e 1977
Reynolds, George A. , (F.S.A.), <i>Exec Officer-Group Pensions</i> , Mutual Life Assurance Company, 227 King Street, South, Waterloo On, Canada N2J4C5 519/888-2274	e 1965
Reynolds, John A. , <i>Consultant</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1976
Reynolds, John J. , (F.C.A.S.), Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400	1979
Reynolds, Walter L. , (F.S.A.), <i>Reynolds, Walter L.</i> , 16410 Caminito Vecinos, San Diego CA 92128	e 1965
Rholl, Donald A. , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250	e 1967
Riccardo, Joseph F. , (F.C.A.S.), <i>Auditor</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-0123	1967
Ricci, David A. , (F.S.A.), <i>Vice President & Actuary</i> , Monumental Life Ins Co, Charles and Chase Streets, Baltimore MD 21202 301/685-2900	1978
Ricciardelli, Carmine F. , (A.S.A.), <i>Vice President & Group Actuary</i> , US Life Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Rice, Frank H. , (F.S.A.), <i>Vice President, Admin Services</i> , Northwestern Mutual Life Ins, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/271-1444	1965
Rice, W Vernon , (A.C.A.S.), <i>Assistant Vice President</i> , Chubb & Son Incorporated, 51 John F Kennedy Pkwy, Short Hills NJ 07078 201/467-6343	1977
Rich, Joel I. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-7177	e 1979
Rich, Michael J. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6000	1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Richards, Alan , (F.S.A., A.I.A.), <i>Chairman President & CEO</i> , Life Ins Co of California, 11011 N Torrey Pines Rd., Box 2700, La Jolla CA 92038 714/452-9060	1966
Richards, Harry R. , (F.C.A.S.), <i>President</i> , Independent Actuarial Service, 435 Buckland Road, Box 579, South Windsor CT 06074	1965
Richards, Lorraine A. , <i>Consulting Actuary</i> , 1 Sailors Way, Rumson NJ 07760 201/842-0817	e 1976
Richardson, Charles F B. , (F.S.A., A.I.A.), <i>C F B</i> , The Islands, Route 4 Box 533, Crystal River FL 32629	1965
Richardson, Harlan W. , (F.S.A.), The Wyatt Co., One Post St., San Francisco CA 94104 415/986-6568	1978
Richardson, J Lecil Jr. , (F.C.A.), <i>Consulting Actuary</i> , J L Richardson Jr Consulting, 109 Sun Valley, Little Rock AR 72205 633/264-4000	1966
Richardson, James F. , (F.C.A.S.), <i>2nd Vice President Actuary</i> , Hanover Insurance Company, 440 Lincoln Street, Worcester MA 01605 617/852-1000	1970
Richardson, Robert F. , (A.S.A.), <i>Vice President</i> , William M Mercer Inc, Norton Building, Seattle WA 98104 206/223-1240	e 1974
Richardson, Walker S. , <i>Vice President</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1967
Richardson, William R. , <i>Sr Actuarial Manager</i> , A S Hansen Inc, 1st Intl Bldg #2020, Dallas TX 75270 214/748-0501	e 1976
Richen, Forrest A. , (F.S.A.), <i>Actuary</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2745	1978
Richhart, James W. , (F.S.A.), <i>Vice President & Actuary</i> , World Insurance Company, 203 S 18th Street, Omaha NE 68101 402/342-1402	1972
Richmond, Allan G. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Sun Life Group Incorporated, 260 Peachtree St N W, Box 56563, Atlanta GA 30303 404/524-6666	1978
Richmond, Gerald. , (F.S.A.), New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1972
Richmond, Owen D. , (A.C.A.S.), 3336 NE Chippewa Drive, Kansas City MO 64116	1966
Richmond, Rhoda B. , <i>Associate Manager</i> , Prudential Insurance Company, Hanover Rd, Florham Park NJ 07101 201/966-3091	e 1976
Richmond, Stanley M. , <i>Manager</i> , Coopers & Lybrand, 100 Federal Street, Boston MA 02110 617/423-4200	e 1976
Richter, Anthony B. , (F.S.A.), <i>Assistant Vice Pres & Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-2000	1966
Richter, Gregg P. , (A.S.A.), <i>Senior Actuarial Associate</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/342-7600	1979
Rickards, Charles E. , (F.S.A.), <i>Consulting Actuary</i> , 502 Tedwyn Apartments, Bryn Mawr PA 19010 215/527-4959	e 1965

Membership

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Enrolled

- Rickers, Frederick R.**, (F.S.A.), *Senior Vice Pres & Actuary*, Woodmen Accident & Life, Box 82288, Lincoln NE 68501 402/476-6500 e 1970
- Riddell, David W.**, (F.S.A.), *Actuary*, The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1979
- Riddlesworth, William A.**, (F.C.A.S.), *Actuary*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-4756 1965
- Riebold, Mary S.**, (F.S.A., M.C.A.), *Vice President*, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 e 1974
212/997-7074
- Ries, Henry F.**, (F.C.A., F.F.A.A.), 737 Franklin St, Denver CO 80218 1965
- Rieth, Steven M.**, (F.S.A., A.F.A.A.), *Assoc Actuary-Life Products*, Aid Assoc for Lutherans, 4321 N Ballard Rd, Appleton WI 54919 1977
414/734-5721
- Rietz, Robert J.**, (A.S.A.), *Associate Actuary*, The Wyatt Co, 200 1st National Building, Detroit MI 48226 313/961-5481 e 1979
- Rife, N Hollis**, (F.S.A.), *Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6826 1977
- Riff, Mayer**, *Staff Assistant Actuary*, Insurance Services Office, 160 Water Street, New York NY 10038 1979
- Rigel, J Reuben**, (F.S.A.), *Vice President & Actuary*, Powers Carpenter & Hall Inc, 7701 Forsyth Blvd, St Louis MO 63105 e 1975
314/725-0114
- Riley, C Ronald**, (F.S.A., A.C.A.S.), *Vice President & Actuary*, Metropolitan Property & Liab, Box 350, Warwick RI 02887 1970
401/827-2376
- Riley, Leo J., Jr.**, *Agency Manager*, Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 e 1976
215/474-7000
- Rimmer, Ronald W.**, (F.S.A.), *2nd Vice Pres & Assoc Actuary*, Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 1970
919/378-2498
- Rinehart, Charles R.**, (F.C.A.S.), *Vice President*, Fireman's Fund Insurance Co, San Francisco CA 94119 1975
415/929-2070
- Rink, Richard G.**, (F.S.A.), *Vice President & Administrator*, Midland Mutual Life Ins Co, 250 E Broad St, Columbus OH 43215 1966
614/228-2001
- Ripandelli, John S.**, (A.C.A.S., F.C.A., A.F.A.A.), *Actuary & Pension Consultant*, Box 3552, Tallahassee FL 32303 e 1965
904/385-4940
- Ripps, Jay C.**, (F.S.A.), *Assistant V P Group Division*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 e 1972
203/273-7343
- Risberg, Donald F.**, (F.S.A.), *Actuary*, Meidinger & Assoc Inc, 30 S 17th Street, Philadelphia PA 19103 e 1965
215/563-2062
- Risen, Michael H.**, (F.S.A., A.C.A.), *President*, Michael Risen & Associates Inc, 5th & Montgomery Avenue, Boyertown PA 19512 e 1969
215/367-5855

Enrolled

Rising, Donald G. , (A.S.A.), <i>Director-Pensions</i> , Monarch Life Ins Co, 1250 State St, Springfield MA 01133 413/785-5811	1979
Ristau, Michael R. , (F.S.A.), <i>Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4457	e 1973
Ritter, Joseph G. , 107 Madonna Circle, St Francis Village, Crowley TX 76036	1967
Ritter, Shirley , (A.C.A.), <i>Senior Vice President</i> , A M Kunis & Co Inc, 184 Grand Ave, Englewood NJ 07631	e 1966
Ritterhush, Bernard , (F.S.A., A.F.A.A.), <i>Asst Vice President &</i> <i>Actuary</i> , Mutual Security Life Ins Co, 3000 Coliseum Blvd E, Fort Wayne IN 46805 219/484-0511	1977
Roach, Robert F. , (A.C.A.S.), <i>Actuary & Director Corp Plan</i> , Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-6927	1977
Robb, Stephen A. , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, Carillon Tower East, Dallas TX 75240 214/233-9684	e 1974
Robbins, Edward L. , (F.S.A.), <i>Vice President & Actuary</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510	1971
Robbins, Lillian , 11 Worthington Rd, Brookline MD 02146	1967
Robbins, Samuel , <i>Vice President</i> , Pension Planners - Puerto Rico, Pan Am Bldg, Suite 1205, Hato Rey PR 00918 809/753-8520	e 1978
Roberts, Jack W. , (F.S.A.), <i>Vice Pres & Dir of Group Ins</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4587	1966
Roberts, James N. , (F.S.A.), <i>Assistant Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	1979
Roberts, John C. , (*A.S.A., F.I.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1966
Roberts, John K. , (F.S.A.), <i>Sr Vice Pres Corp Svcs</i> , Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70160 504/821-2510	1965
Roberts, Lewis H. , (F.C.A.S.), <i>President</i> , Woodward & Fondiller Inc, 130 East 59th St, New York NY 10022 212/755-7550	1965
Roberts, Maurice B. , (A.C.A.), 2817 Cabot Place, El Paso TX 79925	1966
Roberts, Stanley A. , (F.S.A.), <i>Assistant Actuary</i> , Cal-Western States Life Ins, Box 959, Sacramento CA 95804 916/444-7100	1979
Roberts, Wayne V. , (F.S.A.), <i>Actuary Group Insurance</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2710	1969
Roberts, William P. , (A.S.A.), <i>Principal</i> , Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102 215/735-4600	e 1970
Robertson, A Haeworth , (F.S.A., A.I.A., F.C.A.), <i>Vice President</i> , William M Mercer Inc, 5130 Macarthur Blvd NW, Washington DC 20016 202/686-5523	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

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Enrolled

- Robertson, Alexander C M.** (*A.S.A., F.F.A.), *Senior Vice President*, Sun Life Assurance of Canada, Box 6075, Montreal, PQ, Canada H3C3G5 514/866-6411 1968
- Robertson, Donald J.** (A.S.A.), *Associate Actuary*, Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-6713 1966
- Robertson, Frank J.** (F.S.A.), *Associate Group Actuary*, Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1807 1978
- Robertson, Richard S.** (F.S.A.) [*Vice President*], *Senior Vice President*, Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 1971
- Robertson, Stuart A.** (F.S.A., F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940 1965
- Robinson, Gary C.** (F.S.A.), *Second Vice President/Actuary*, Pan-American Life Ins Co, 2400 Canal St, New Orleans LA 70119 504/821-2510 e 1977
- Robinson, James E.** (F.S.A.), *Assistant Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5001 1979
- Robinson, John T.** (F.S.A.), *Vice President & Chief Actuary*, Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422 e 1973
- Robinson, Larry R.** (F.S.A.), *Vice President & Actuary*, State Life Insurance Company, 141 E Washington St, Box 406, Indianapolis IN 46206 317/632-3551 e 1966
- Robinson, Leslie I.** (A.S.A.), *Consulting Actuary*, 902 Baldwin, Ann Arbor MI 48104 1970
- Robinson, Paul D.**, *Vice President & Actuary*, Pension Planning Co Inc, 355 Lexington Ave, New York NY 10017 212/867-4100 e 1968
- Robinson, Richard E.** (F.C.A.), Kimball & Robinson, 60 Hickory Dr, Waltham MA 02154 617/890-0756 e 1966
- Robinson, Robert P.** (F.S.A.), *Asst VP & Assoc Actuary*, Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/753-7000 1965
- Robinson, William K.** (A.C.A.), *Consulting Actuary*, 330 West Palo Verde Drive, Phoenix AZ 85013 602/957-2552 1966
- Robotka, Robert G.** (A.S.A.), *Consulting Actuary*, Dos Cabezas Star Route, Willcox AZ 85643 602/824-3567 1966
- Robst, Carl D.** (F.C.A.), *Manager Professional Support*, A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/273-2345 e 1966
- Roby Jr, Allan B.** (F.S.A.), *Director-Strategic Planning*, Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811 1965
- Roccas, George J.** (F.S.A.), *Principal*, Towers Perrin Forster & Crosby, 600 Third Avenue, New York NY 07052 212/661-5080 e 1971

	Enrolled
Rocker, William A. , <i>President</i> , W A Rocker & Associates, 130 Alden Avenue NW, Suite 713, Atlanta GA 30309 404/881-6204	e 1976
Rodby, Craig , (F.S.A.), <i>Senior Actuarial Asst</i> , Northwestern National Life Ins, 20 S Washington Ave, Minneapolis MN 55440 414/271-1444	1978
Rode, Erwin A. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-7474	1965
Rodermund, Matthew , (F.C.A.S.), <i>Vice President & Actuary</i> , Munich American Reinsurance Co, 410 Park Avenue, New York NY 10022 212/752-4466	1965
Rodgers, Beatrice T. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
Rodier, Anne , (F.S.A.), <i>Second Vice President</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2211	1979
Rodolfo, Ma Rosario , (F.S.A.), <i>Vice President</i> , Fireman's Fund American Life, 1600 Los Gatos Road, San Rafael CA 94911 415/492-5495	1976
Rodriguez, Augusto A. , (A.C.A.), <i>Vice President & Actuary</i> , Pension Consultants Inc, 11955 W Dixie Highway, Miami FL 33161 305/893-3420	e 1966
Rodwan, Sandra Westphal , <i>Actuary</i> , Gabriel Roeder Smith & Co, 2090 First National Bldg., Detroit MI 48226 313/961-3346	e 1976
Rodway, Linda , (F.S.A.), <i>Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	1979
Roe, Armin S. , (F.C.A.), <i>Consulting Actuary</i> , Roe & Company, 900 Long Boulevard, Unit 259, Lansing MI 48910 517/694-7772	1970
Roeder, Denise , (F.S.A.), <i>Life Actuary</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hghway, Southfield MI 48075 313/357-4800	1979
Roeder, Richard G. , (F.C.A., A.F.A.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, First National Bldg, Detroit MI 48226 313/961-3346	1965
Roeder, Rick , (F.S.A.), <i>Pension Consultant</i> , Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346	1979
Roenigk, Robert G. , (F.C.A.), <i>Consultant</i> , The Wyatt Co, 6610 Harwin Drive, Suite 274, Houston TX 77036 713/784-0210	e 1966
Roenisch, Davis H. , (F.S.A.), <i>Actuary & Director</i> , Compensation & Capital Inc, 125 S Wacker Dr #3101, Chicago IL 60606 312/332-4420	e 1965
Roeser, Kirk , (F.S.A.), <i>Vice President</i> , North American Reinsurance Co, 245 Park Avenue, New York NY 10017 212/949-6396	1971
Rog, Howard , (A.S.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 730 Fifth Ave, New York NY 10019 212/586-5600	e 1976
Rogan, Timothy , (F.S.A.), <i>Actuary</i> , EBASCO Risk Management, 100 Church Street, New York NY 10007 212/785-5994	e 1978

Membership

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	Enrolled
Rogawski, Paulina , <i>Pension Consultant</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2211	e 1977
Rogers, Daniel J. , (F.C.A.S.), <i>Vice President & Actuary</i> , Johnson & Higgins, 4201 Wilshire Blvd, Los Angeles CA 90010 213/930-2111	1977
Rogers, Gregory A. , (F.S.A., A.F.A.A.), <i>Staff Actuary</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7009	1978
Rogers, Lorraine K. , Hooker & Holcombe Inc, 65 La Salle Rd, West Hartford CT 06107 203/521-8400	e 1976
Rohda, Rodney R. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8098	e 1971
Rohlfs Jr, A Frederick , (A.S.A., F.C.A.S., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1968
Rohlfs, Harry J. , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111	e 1976
Rohling, Fred H. , 5531 Chadwick Rd, Shawnee Msn KS 66205	1966
Rohm, Charles E. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5485	e 1965
Rohrkemper, Paul H. , (F.S.A.), <i>Second V P and Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7865	1975
Rokicki, Constance A. , (A.S.A.), <i>Actuarial Associate</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4070	1979
Roland, William P. , (A.S.A., A.C.A.S.), <i>Associate Group Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-8130	1979
Rolland, Ian M. , (F.S.A.), <i>President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1965
Rollerson, Lloyd G. , (F.S.A.), <i>Senior Group Vice President</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4588	1966
Rollier, Jack A. , (F.S.A.), <i>Vice President</i> , Southland Life Insurance Co, Box 2220, Dallas TX 75221 214/653-3366	1973
Romeo, Joseph T. , (F.F.A.A.), <i>Actuary</i> , 7516 Chesterfield Avenue, Parma OH 44129	1966
Romig, George M. , <i>Assistant Vice President</i> , William M Mercer Inc, 600 Grant Street, Suite 5575, Pittsburgh PA 15219	e 1978
Rommel, John D. , (F.S.A.), 8 Crocker Hill Drive, Paxton MA 01612	1965
Ronda, Robert , (F.S.A.), <i>Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1282	1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Rongish, Ernest L. (F.S.A.), <i>Senior Actuarial Associate</i> , United Benefit Life Ins Co, Dodge at 33rd, Omaha NE 68131 402/978-2269	1979
Rood, Henry F. (F.S.A., A.C.A.S., A.I.A.) [Past President], 5505 Old Mill Road, Fort Wayne IN 46807 219/422-1766	1965
Roos, Dennis L. (A.S.A.), <i>Associate Actuary</i> , Holding Corporation of America, 7730 E Bellview Avenue, Englewood CO 80110 303/779-1111	1979
Root, Randolph B. (F.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	1978
Rosati, Robert A. (F.S.A.), The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0470	e 1977
Rose, Beverly S. (F.S.A.), <i>VP & Assoc Group Actuary</i> , American National Ins Co, One Moody Plaza PO Box 1780, Galveston TX 77550 713/763-4661	e 1973
Rose, Gary L. (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Incorporated, 10901 Granada Lane, Suite 204, Overland Park KS 66207 913/381-8877	1979
Rose, J Franklin (A.S.A.), <i>Associate Actuary</i> , Security Benefit Life Ins Co, 700 Harrison St, Topeka KS 66636 913/295-3000	1979
Rosen, Anthony H. <i>Vice President</i> , Northeast Administrators Inc, 125 Elm Street, Westfield NJ 07090	e 1976
Rosen, Howard L. (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Avenue of Americas, New York NY 10020 212/489-1100	1978
Rosen, Mark L. (F.S.A.), <i>Associate Pension Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	c 1976
Rosen, Stephen H. <i>Vice President</i> , Paul A Tanker & Assoc, 1521 Locust St, Philadelphia PA 19102 215/735-1202	e 1976
Rosenbaum, Jean R. <i>Actuarial Analyst</i> , Towers Perrin Forster & Crosby, 1100 Superior Building, Cleveland OH 44114 216/696-8400	e 1977
Rosenberg, Isaac (F.S.A.), <i>Associate Actuary</i> , Great-West Life Assurance Co, 60 Osborne Street, Winnipeg MB, Canada 204/946-1190	e 1974
Rosenberg, Martin , <i>Senior Actuarial Assistant</i> , Commercial Union Assurance Co, One Beacon Street, Boston MA 02108	1979
Rosenberg, Martin , <i>President</i> , Southeastern Pension Services, 1617 San Marco Blvd, Box 5070, Jacksonville FL 32207 904/399-3650	e 1978
Rosenberg, Max , <i>President</i> , Independent Actuarial Service, 41 East 42nd St, New York NY 10017 212/687-4921	e 1977
Rosenberg, Norman (F.C.A.S.), <i>Vice President & Actuary</i> , Farmers Insurance Group, 4680 Wilshire Blvd, Los Angeles CA 90010 213/385-9543	1965
Rosenberg, Sheldon (F.C.A.S.), <i>Associate Actuary and Manager</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1979

Membership

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Enrolled

- Rosenblatt, Alice**, (F.S.A.), *Associate Group Actuary*, New England Mutual Life Ins, 200 Clarendon Street, Boston MA 02117 617/266-3700 1977
- Rosenbloom, Samuel**, (F.S.A., F.C.A.), *Consulting Actuary*, Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611 e 1965
- Rosenfelder, Michael**, (*A.S.A.), *Corporate Vice President*, Confederation Life Ins Co, 321 Bloor Street, Toronto Ont, Canada M4W1H1 416/967-8338 1970
- Rosenman, Martin R**, (F.S.A.), *Assistant Actuary*, New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-7300 e 1979
- Rosenthal, Irving**, (F.S.A.), 3850 Sedgwick Ave, New York NY 10463 1965
- Rosenthal, Robyn E**, *Assistant Actuary*, Martin E Segal Co, 607 Bolyston Street, Boston MA 02368 617/262-0550 e 1976
- Rosenthal, Ronald M**, *Assistant Secretary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2286 e 1977
- Rosenthal, Saul**, (F.S.A.), *Sr Vice President & Actuary*, Beneficial National Life Ins, 2 Park Avenue, New York NY 10016 212/265-3435 1965
- Rosholt, Lehman M**, (A.F.A.A.), 1153 Archer St, San Diego CA 92109 e 1965
- Rosier, Dreighton H**, (F.S.A.), Hazlehurst & Associates Inc, Post Office Drawer 56246, Atlanta GA 30343 404/688-0602 e 1976
- Rosini, Harold L**, (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6226 e 1966
- Rosky, Theodore S**, (F.S.A.), Capital Holding Corporation, Commonwealth Bldg, Louisville KY 40202 502/584-8157 1965
- Ross, Andrew S**, (F.S.A.), *Vice President*, William M Mercer Ltd, 1 First Canadian Place, Box 59, Toronto, Ont. Canada M5C1A5 416/868-2000 e 1976
- Ross, E Chadwick**, (F.S.A., M.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1971
- Ross, James B**, (F.S.A.), *Senior Vice President*, Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2444 1965
- Ross, James P**, (F.C.A.S.), *Vice President*, Zenith National Insurance Corp, 15760 Ventura Blvd, Encino CA 91436 213/990-3778 1974
- Ross, John L**, *Senior Consultant*, Martin E Segal Co, 230 N Michigan Ave, Chicago IL 60601 312/782-1416 e 1977
- Ross, John W**, Puritan Life Insurance Company, Box 519, Providence RI 02901 401/456-6600 1968
- Ross, Kenneth H**, (F.S.A., F.C.A.), 534 Park Wood Lane, Naples FL 33940 e 1965

Enrolled

- Rosser, Harwood**, (F.S.A., A.C.A.S., A.I.A.), *Actuary*, PWBP U S Labor Dept, 200 Constitution Ave, Washington DC 20216 202/523-9015 e 1965
- Rossman, Glenn A**, (F.S.A.), *Assistant Actuary*, Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421 e 1977
- Rossman, Stanley B**, (F.S.A., M.C.A.), *Actuary*, The Wyatt Co, 5955 De Soto Ave, Suite 220, Woodland Hills CA 91367 213/883-9747 e 1975
- Roth, Irving G**, (F.S.A.), 1401 S Ocean Dr, 401, Hollywood FL 33019 e 1965
- Roth, Lewis P**, (F.S.A.), *Vice President & Controller*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 1968
- Roth, Richard J**, (F.C.A.S.), *Vice President & Actuary*, CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4923 1966
- Roth, Ronald G**, *Pension Consulting*, Pension Admin Services Inc, 2500 Office Center, Willow Grove PA 19090 215/657-2300 e 1976
- Roth, William M**, (F.S.A.), *Executive Vice President*, Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212 1965
- Rothman, Allen J**, (A.S.A.), *Price Development Consultant*, Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-6515 1979
- Rothmeyer, Wayne A**, (F.S.A.), *Associate Actuary*, SAFECO Life Insurance Company, SAFECO Plaza, Seattle WA 98185 206/545-5499 1971
- Rothschild, Kenneth A**, (F.S.A.), *Vice President/Senior Actuary*, National Assoc Inc, 615 South Flower Street, Los Angeles CA 90017 213/626-5542 1972
- Rotkowitz, Irving P**, *Associate Actuary*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 e 1976
- Rotter, Paul T**, (F.S.A.), 15 Noe Ave, Madison NJ 07940 e 1965
- Rouffa, Robert S**, (F.S.A.), *Vice President & Actuary*, Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400 e 1965
- Rowe, Douglas L**, (F.S.A.), William M Mercer Inc, Box 1857, Richmond VA 23215 804/649-4174 e 1978
- Rowe, James T**, (A.S.A.), *Actuarial Associate*, North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6000 1979
- Rowell, John H**, (F.C.A.S.), *Account Exec & Vice President*, Frank B Hall & Co, 230 W Monroe St, Chicago IL 60606 312/641-1900 1965
- Rowland, Jack L**, (A.S.A.), *2nd Vice Pres Underwriting*, Mutual Benefit Life Ins Co, 520 Broad St, Newark NJ 07101 201/481-8000 1966

Membership

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	Enrolled
Rowland, William J. , (A.C.A.S.), <i>Assistant Actuary</i> , Crum & Forster Insurance Co, 229 Madison Avenue, Box 2252, Morristown NJ 07960	1979
Roy, Ronald N. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 10101 Linn Station Road, Suite 600, Louisville KY 40223 502/423-0330	e 1979
Royer, Alan F. , (A.C.A.S.), <i>Associate Actuary</i> , New Jersey Dept of Ins, 201 E State St, Trenton NJ 07090 609/292-5360	1971
Rozier, William M. , <i>Actuarial Consultant</i> , N Y City Retirement Systems, 40 Worth Street, New York NY 10013 212/566-0688	e 1967
Rubie, James S, Jr. , (F.S.A., M.C.A.), Tillinghast Nelson & Warren, 222 South Central Avenue, St Louis MO 63105 314/862-7611	e 1975
Rubin, Ethel C. , (A.S.A.), <i>Actuary</i> , Office of Personnel Management, 1900 E St Room 4307, Washington DC 20415 202/632-4656	e 1966
Rubino, Frank. , (F.S.A.), <i>Director Mgt Information</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733 201/636-8500	1976
Rubinstein, Seymour. , (F.S.A.), <i>V P & Consulting Actuary</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 30305 212/575-8000	e 1966
Rubinstein, Stuart F. , (F.S.A.), <i>Associate Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3443	1975
Rubsam, Joseph L. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2426	e 1965
Ruby, Martin H. , (F.S.A.), <i>Actuary</i> , Meidinger & Associates Inc, 2440 Grinstead Drive, Louisville KY 40204 502/499-1240	e 1978
Ruchlis, Elsie. , (F.C.A.S.), Hickory Hill, Kerhonkson NY 12446	1965
Ruck, Harold E. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Volunteer State Life Ins Co, Box 1369, Chattanooga TN 37401 615/756-2887	e 1965
Rudd, John S. , (F.C.A.), <i>Consulting Actuary</i> , Rudd & Wisdom Incorporated, 402 Perry Brooks Bldg, Austin TX 78701 512/477-5721	e 1965
Ruddock, John Y. , (F.S.A.), Park Esplanade Apt #258, 3441 Esplanade Ave, New Orleans LA 70119	1965
Rudduck, George A. , (F.S.A., A.C.A.S.), <i>Vice President & Sr Actuary</i> , Boone & Company, P O Box 66, Winston-Salem NC 27102 919/723-7991	1971
Ruderman, Robert. , (A.S.A.), <i>Assistant Actuary</i> , Beneficial Standard Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 213/381-8289	1979
Rudzinski, Edward J. , (A.S.A., M.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 100 E Pratt St, Baltimore MD 21202 301/547-2880	e 1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Ruehle, Thomas G. (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5000	1977
Ruehr, Scott E. (F.S.A.), <i>Research Assistant</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19026 215/472-5000	1979
Ruffini, John W. , (A.S.A.), <i>Assistant Actuary</i> , Johnson & Higgins, 707 East Main Street, Richmond VA 23208 203/788-8801	e 1978
Rugger, Gerald K. (F.S.A.), <i>Chairman</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1965
Rugland, Walter L. (F.S.A., F.F.A.A.) [<i>Past President</i>], 124 River Dr, Appleton WI 54911 414/734-3689	1965
Rugland, Walter S. (F.S.A., M.C.A., A.F.A.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 120 S La Salle Street, Chicago IL 60603 312/726-0677	e 1968
Ruhl, Ronald F. (F.S.A.), <i>Asst Vice Pres/Asst Actuary</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2198	1978
Ruliffson, Eric C. (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, One Bush St, San Francisco CA 94104 415/445-1200	e 1978
Rulland, Randy L. (F.S.A.), <i>Group Actuary</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7073	1976
Running, Rolf H. (F.S.A., F.F.A.A.), <i>Assistant Actuary</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7013	e 1975
Rupert, Walter J. (F.S.A.), Dellwood, 12 Yellow Birch Rd, White Bear Lk MN 55110	1965
Rupp, Lawrence J. (F.S.A.), <i>Vice President & Chief Actuary</i> , CUNA Mutual Insurance Society, 5910 Mineral Point Road, Madison WI 53701 608/238-5851	e 1966
Ruppel, Robert J. , <i>Actuarial Assistant</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10020 212/997-2000	e 1976
Rushworth, Thomas J. , <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englewood Clf NJ 07632 201/567-0001	e 1976
Russ, Steven B. (F.S.A.), <i>Pension Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Ave, Chicago IL 60630 312/777-7000	e 1979
Rutledge, Paul E III. (F.S.A.), <i>Associate Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2745	1979
Ryan, Allan W. (F.S.A.), <i>Senior Actuarial Associate</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2546	1978
Ryan, John F. (F.S.A.), 333 Plymouth Ave, Brightwaters NY 11718	1965
Ryan, Kevin M. (F.C.A.S.) [<i>Treasurer</i>], <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1970

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	Enrolled
Ryan, Michael E. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Boston Pl, Boston MA 02108 617/523-6200	e 1976
Ryan, Robert P. , (F.S.A.), <i>Vice President & Actuary</i> , Boston Mutual Life Ins Co, 120 Royal St, Canton MA 02021 617/828-7000	1972
Ryan, Robert W. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 2001 Bryan Tower 34th Fl, Dallas TX 75201 214/741-5171	e 1969
Ryan, Ronald E. , (F.S.A.), <i>Vice President-Actuary</i> , North American Life & Casualty, 1750 South Hennepin Ave, Minneapolis MN 55403 612/347-6523	e 1965
Ryan, William K. , <i>Vice President -Taxes</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2160	e 1977
Rybstein, Ronnie , (F.S.A.), <i>Senior Consultant</i> , Touche Ross & Company, 1633 Broadway, New York NY 10019 212/489-1600	e 1979
Ryder, Robert W. , (A.S.A.), <i>Vice President & Actuary</i> , Stone Young & Company, Box 828, Uprr Montclair NJ 07043 201/744-8200	e 1968

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Saaret, Karl , 1124 SE 3rd St, Crystal River FL 32629	1965
Saarloos, George L. , (M.C.A., A.F.A.A.), <i>Life Actuary</i> , Minnesota Dept of Ins, Metro Square Bldg, St Paul MN 55101	1969
Saccullo, Carole E. , <i>Senior Consultant</i> , Coopers & Lybrand, 1200 Equitable Building, Atlanta GA 30303 404/658-1000	e 1977
Sachs, David S. , (F.S.A.), <i>Actuary</i> , Baltimore Life Insurance Co, Mt Royal Plaza, 901 N Howard Street, Baltimore MD 21201 301/539-7900	1974
Sadler, Gregg R. , (F.S.A.), Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1977
Sadoff, Mark N. , (A.S.A.), <i>Assistant Actuary</i> , Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600	1979
Saffeir, Harvey , (F.S.A.), <i>Senior Vice President</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	e 1965
Saffert, Arthur W. , <i>Vice President & Actuary</i> , National Producers Life Ins, Box 16294, Phoenix AZ 85011 602/279-6281	1967
Sakaguchi, Kiyofumi , (F.S.A.), <i>President</i> , Sakaguchi & Associates, Inc, 3821 Alonzo Avenue, Encino CA 91316 213/345-7663	1975
Saksena, Gajraj B. , (F.S.A.), <i>President</i> , Saks Co, 3757 Macbeth Dr, San Jose CA 95127 408/258-7125	e 1966
Salago, Alfredo G. , <i>Assistant Vice President</i> , United State Life Ins Co, 125 Maiden Lane, New York NY 10038	e 1979
Salinger, Robert G. , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Ins Co, Independence Sq, Philadelphia PA 19401 215/629-0600	1978
Salmons, George B. II , (F.S.A., A.C.A.), <i>Associate Actuary</i> , Paul Revere Life Ins Co, 18 Chestnut St, Worcester MA 01608 617/799-4441	e 1977

	Enrolled
Salzillo, Joseph A. , <i>Account Executive</i> , Equitable Life Assur Society, 3435 Wilshire Blvd, Suite 1915, Los Angeles CA 90010 213/381-5432	e 1978
Salzmann, Ruth E. , (F.C.A.S.), <i>Vice President & Actuary</i> , Sentry Life Insurance Company, Sentry World Headquarters, 1800 North Point Drive, Stevens Point WI 54481 715/346-7557	1965
Samaniego, Zenaida M. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1977
Sampat, Madhavsingh , (A.S.A.), <i>Associate Actuary</i> , Sun Life Group Incorporated, 260 Peachtree St N W, Box 56563, Atlanta GA 30343 404/524-6666	1979
Sample, Betty L. , <i>Unit Manager</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1977
Samples, Donald W. , (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1977
Sandeen, Fredric G. , <i>Pension Consultant</i> , Retirement Plans Incorporated, 239 Hanna Bldg, Cleveland OH 44115 216/781-7634	e 1977
Sanders, Douglas O, Jr. , (F.S.A., A.F.A.A.), <i>Vice President & Actuary</i> , Foremost Life Insurance Co, 5800 Foremost Dr S E, Box 2450, Grand Rapids MI 49501 616/942-3537	1973
Sandler, Robert M. , (F.C.A.S.), <i>Casualty Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/770-6960	1971
Sann, Brian S. , (F.S.A.), <i>Consulting Actuary</i> , Conrad M Siegel, Inc, 500 Nationwide Dr #100, Harrisburg PA 17110 717/652-5633	e 1975
Sanning, Donald E. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5495	e 1971
Santillo, Carl J. , (F.S.A.), <i>Vice President-Manager&Actuary</i> , Farm Family Life Ins Co, Box 656, Albany NY 12201 518/436-9751	1978
Santoloci, John L. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07012 201/877-6000	1979
Sanz De Soto, Julia T. , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Sapora, Joseph K. , (F.S.A.), <i>Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016	e 1975
Sardelis, John. , (A.S.A.), Manhattan Life Insurance Co, 111 W 57th Street, New York NY 10019 212/484-9546	e 1976
Sargent, Gary N. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1973
Sarnoff, Paul E. , (F.S.A., A.C.A.S.), <i>Vice President & Assoc Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6877	1965

Membership

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Enrolled

- Sartain, James H.**, (F.S.A.), *Sr Vice Pres & Actuary*, Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000 1970
- Satrom, Donn B.**, (F.S.A.), *Asst Research Actuary*, Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-0211 1976
- Saulon, Joseph F.**, (A.S.A., F.C.A.), *Vice President*, William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8094 e 1965
- Saunders, Harry S.**, (F.S.A.), *Director Actuarial Services*, Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg, MB, Canada R3C3H5 204/946-1190 1976
- Saunders, William J.**, (F.S.A.), *V P Individual Operations*, Dominion Life Assurance Co, 111 Westmount Road, South, Waterloo Ont, Canada N2J4C6 519/744-4471 1978
- Savasta, Anthony J.**, (A.S.A.), *President*, A J Savasta Incorporated, 150 Broad Hollow Rd, Melville NY 11746 516/271-1330 e 1968
- Savasta, Neil J.**, (A.S.A.), *President*, Savasta & Co Incorporated, 10 East 40th Street, New York NY 10016 212/685-7520 e 1966
- Savitz, Edward I.**, *Vice President*, S J Savitz & Assoc, Inc, 1845 Walnut St, Philadelphia PA 19103 215/563-9930 e 1976
- Sawyer, Joshua S III**, (A.C.A.S.), *Asst. Vice President & Actuary*, Fireman's Fund Insurance Co, Box 3395, San Francisco CA 94119 415/929-2521 1971
- Sawyer, Olin M.**, (F.S.A.), *Second Vice President / Actuary*, Union Life Ins Co, 2211 Congress St, Portland ME 04122 207/780-2459 e 1969
- Seahill, Patricia L.**, (A.S.A.), *Assistant Actuary*, Howard E Nyhart Co., Mutual Inc, 3505 N Washington Blvd, Box 88187, Indianapolis IN 46205 317/923-2391 1979
- Scammon, Lawrence W.**, (A.C.A.S.), 39 Hilltop Pl, New London NH 03257 1967
- Scarborough, Alton L.**, *Vice President*, Carlisle & Associates Inc, 3300 Northeast Expressway, Suite 4-M, Atlanta GA 30341 404/458-7401 e 1976
- Scarlett, David E.**, (F.S.A.), *Vice President & Chief Actuary*, Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811 e 1972
- Scattergood, Elizabeth J.**, (A.S.A.), *Actuarial Advisor*, Towers Perrin Forster & Crosby, 3400 Peachtree Rd NE, Atlanta GA 30326 404/261-7820 e 1979
- Schadt, Edward F.**, (A.S.A.), Metropolitan Life Ins Co, One Madison Ave, One Madison Ave, New York NY 10010 212/578-3447 1971
- Schaeffer, Bruce D.**, (A.S.A.), *2nd V P & Associate Actuary*, Columbus Mutual Life Ins Co, 303 E Broad St, Columbus OH 43215 614/221-5875 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Schaeffer, Gail P. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2864	e 1977
Schaffer, Barry H. , <i>Staff Actuary</i> , Savings Assoc Retirement Fund, 5 Corporate Park Drive, White Plains NY 10604 914/694-1300	e 1976
Schaller-Kelly, C V. , (A.S.A.), <i>Consulting Actuary</i> , Alcan Trading Ltd, Box 1386, Hamilton, Bermuda	e 1969
Schaper, Richard A. , (A.S.A.), <i>Actuarial Assistant</i> William M Mercer Inc, 515 Olive St, St Louis MO 63109 314/444-1344	1979
Scharmer, Gary L. , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 1430 Northstar Center, Minneapolis MN 55402 612/371-8065	e 1976
Schatz, Philip M. , (A.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, 5955 Desoto Avenue, Suite 220, Woodland Hills CA 91367 213/883-9747	e 1976
Schauer, Francis M., Jr. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9367	e 1973
Schaumann, George R. , (A.S.A., A.F.A.A.), CPS Inc, 1014 Hope St, Stamford CT 06907 203/324-9203	e 1966
Scheel, Paul J. , (F.C.A.S.), <i>Executive Vice President</i> , U S Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3000	1968
Scheibl, Jerome A. , (F.C.A.S.), Wausau Insurance Company, 2000 Westwood Drive, Wausau WI 54401 715/842-6319	1966
Scheid, James E. , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4839	1966
Scheig, Henry F. , (F.S.A., F.F.A.A.), <i>President</i> , Aid Assoc for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721	1965
Scheil, Barbara V. , (F.S.A.), <i>Actuary</i> , Life Ins Co of Virginia, 6610 W Broad St, Richmond VA 23230 804/281-6482	1979
Schellenberg, George S. , <i>Assistant Vice President</i> , Family Life Insurance Company, Park Place 1200-Sixth Ave, Seattle WA 98101 206/292-1000	1969
Schellpeper, Gene H. , (F.S.A.), <i>Associate Actuary</i> , Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202 513/421-1800	1971
Schenkel, James M. , (F.S.A.), <i>Consulting Actuary</i> , 5000 North A-1-A, Apt. 540, Vero Beach FL 32960 305/231-1011	1965
Scher, Edward , (F.S.A.), <i>Second Vice President & Act</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5263	1965
Scher, Jerrold R. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1971
Scherb, Marvin A. , <i>Actuary</i> , Actuarial Data Services, 112 Washington Avenue, East Orange NJ 07017 201/677-1444	e 1976

Membership

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Enrolled

- Schermann, Harris**, (*A.S.A., A.I.A., F.F.A.), *Actuarial Vice President*, Canada Life Assurance Company, 330 University Avenue, Toronto Ont, Canada M5G1R8 416/597-1456 1966
- Scherr, David E.**, (A.S.A.), *Senior Actuarial Assistant*, North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-7687 1979
- Schimpff, M Curtis**, (F.C.A.), Box 634 Route 3, Crystal River FL 32629 1965
- Schlachter, Gertrude A.**, (F.S.A.), 270 South Blvd, Nyack NY 10960 1965
- Schlageter, Frank W.**, (A.S.A.), *Associate Actuary*, Meidinger & Assoc Inc, Box 27506, Richmond VA 23261 804/285-7385 e 1971
- Schlaug, Owen C.**, (A.S.A., F.C.A.), *Actuary*, The Wyatt Co, 233 S Wacker Dr #5600, Chicago IL 60606 312/876-1616 e 1968
- Schlenz, John W.**, (A.C.A.S., A.C.A.), *Executive Vice President*, Casualty Ins Co Serv Inc, 601 California St, San Francisco CA 94108 415/981-6700 e 1967
- Schloss, Eugene**, (A.S.A., M.C.A.), *Consulting Actuary*, 2631 Merrick Rd, Bellmore NY 11710 516/781-4455 e 1970
- Schloss, Harold W.**, (F.C.A.S.), *Executive Vice President*, Royal Globe Insurance Company, 150 William Street, New York NY 10038 212/732-8400 1965
- Schmidt, Kerry N.**, (F.S.A.), *Vice President*, Johnson & Higgins, Box 1111, Atlanta GA 30301 404/658-1330 e 1976
- Schmidt, Rene H.**, *Associate Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1976
- Schmidt, William H.**, (F.S.A.), *Associate Professor*, Georgia State University, Dept of Ins, Atlanta GA 30083 404/658-2725 1965
- Schmier, Abram**, (M.C.A.), *Exec VP & Actuary*, Consulting Actuaries Inc, 1129 Bloomfield Ave, West Caldwell NJ 07006 201/575-1100 e 1971
- Schmit, Herman H.**, (F.S.A.), *President*, NRG America Life Reassurance, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603 1968
- Schmitt, Karl H.**, (F.S.A.), *Consulting Actuary*, 939 Rosemary Terrace, Deerfield IL 60015 312/945-0224 e 1978
- Schmitz, Thomas L.**, (F.S.A.), *Partner*, Hewitt Associates, 5335 Far Hills Ave, Dayton OH 45459 e 1977
- Schnaer, William J.**, (F.S.A., A.C.A.), *Vice President & Actuary*, Pennsylvania Life Ins Co, 3130 Wilshire Boulevard, Santa Monica CA 90406 213/828-6411 1973
- Schneebacher, Alex**, (F.S.A.), *Vice President-Group & Pension*, Shenandoah Life Insurance Co, Box 12847, Roanoke VA 24029 703/345-6711 e 1977
- Schneider, Charles W.**, *Actuary*, Pension & Group Consultants, 6 East 4th Street, Cincinnati OH 45202 513/621-6631 e 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Schneider, F Russell**, (F.S.A.), *Exec Vice President*, Connecticut General Life Ins, 900 Cottage Grove Rd, Hartford CT 06152 203/243-8811 1965
- Schneider, Gregg**, (A.S.A.), *Actuary*, North Central Life Insurance, 275 East Fourth Street, St Paul MN 55101 612/227-8001 1979
- Schneider, Robert E**, (F.S.A.), *Associate Actuary*, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700 1977
- Schneider, William G**, (F.S.A.), *Senior Vice President*, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5310 e 1965
- Schneiker, Henry C**, (A.C.A.S.), *Assistant Vice President*, Home Insurance Company, 59 Maiden Lane, New York NY 10038 212/530-6781 1966
- Schnelle, Charles S**, (F.S.A.), 32 Easton Rd, Westport CT 06880 1965
- Schnitzer, Robert J**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 2029 Century Park East, Suite 1400, Los Angeles CA 90067 213/553-3470 e 1973
- Schoener, Paul H**, (F.S.A.), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-2094 1969
- Schoenly, Stuart**, (A.S.A.), *Actuary*, The Wyatt Co, 20 William Street, Wellesley Hls MA 02181 617/237-3900 e 1976
- Schof, John A**, (F.S.A.), *2nd Vice President & Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6678 e 1966
- Schonenberg, John J. Jr.**, (A.C.A.), 264 McMillan Road, Grsse Pt Frms MI 48236 313/881-9588 1966
- Schor, Mark**, *Schor, Mark*, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7171 e 1976
- Schorr, Phillip A**, (F.S.A.), *Vice President & Actuary*, General American Life Ins Co, 700 Market Street, St Louis MO 63166 314/444-0661 e 1969
- Schott, Paul G**, (A.S.A.), *Research Assistant*, Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000 1979
- Schrader, R Paul**, (A.S.A.), *Consulting Actuary*, A S Hansen Inc, 2330 Energy Center One, 717 Seventeenth Street, Denver CO 80202 303/825-7641 e 1976
- Schramm, Robert H**, *President*, RET Systems Management Corp, 445 E 200 So #15, Salt Lake Cty UT 84111 e 1976
- Schrank, Rosalyn L**, *Actuarial Analyst*, Towers Perrin Forster & Crosby, 1100 Superior - Room 800, Diamond Shamrock Bldg, Cleveland OH 44114 216/696-8400 e 1976
- Schreiber, Jeffery S**, *Actuary*, Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400 e 1976
- Schreiber, Jonas J**, (F.C.A.), *Consulting Actuary*, Actuarial Services Inc, 1090 Morris Avenue, Union NJ 07083 201/352-3400 e 1965

Membership

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Enrolled

Schreiber, Larry , (F.S.A.), <i>Associate Actuary</i> , Mutual Trust Life Insurance Co, 1200 Jorie Boulevard, Oak Brook IL 60521 312/887-7000	1978
Schreiner, William J , (F.S.A.), <i>Vice President</i> , Colonial Penn Life Ins Co, 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8000	1968
Schreitmuller, Richard G , (F.S.A., F.C.A.), <i>Actuary</i> , Social Security Administration, Office of the Actuary, Suite 700, Altmeyer Bldg, Washington DC 20016 301/594-8028	e 1965
Schroeder, Steven W , <i>Assistant Vice President</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6654	e 1976
Schroeder, William E , (F.S.A.), <i>Vice President</i> , William M Mercer Inc, 515 Olive St, St Louis MO 63101 314/444-1383	e 1975
Schrum, Roy G. , (A.C.A.S.), <i>Assistant Actuary</i> , Liberty Mutual Insurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Schuette, Donald R Prof , (A.S.A.), <i>Professor</i> , University of Wisconsin, School of Business, 1155 Observatory Drive, Madison WI 53706 608/263-4264	1970
Schuh, Dale R , (F.S.A.), <i>Asst Vice President-Planning</i> , Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6879	1977
Schuler, Robert J , (F.C.A.S.), <i>Vice President</i> , Blue Cross of W Pennsylvania, One Smithfield Street, Pittsburgh PA 15222 412/391-0500	1968
Schulman, Justin , (A.C.A.S.), <i>Principal Actuary</i> , State Insurance Fund, 199 Church Street, New York NY 10007 212/962-8900	1975
Schultz, John J, III , (F.C.A.S.), <i>Vice President & Actuary</i> , California Casualty Mgt Co, Box M, San Mateo CA 94402 415/572-4440	1977
Schultz, Alan O , (F.C.A.), <i>Director-Actuarial Services</i> , Amfac Incorporated, 50 O'Farrell Street, San Francisco CA 94120 415/772-2082	e 1966
Schultz, Alan R , (A.S.A.), <i>Actuarial Associate</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1979
Schultz, Ellen O , (F.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Insurance Co, 3333 California Street, San Francisco CA 94119 415/929-2000	1978
Schumacher, Robert C , (F.S.A.), <i>Vice President</i> , William M Mercer Inc, 10101 Linn Station Road, Louisville KY 40203 502/423-0330	e 1966
Schutz, Alan J , (A.S.A.), The Wyatt Co, 7900 Xerxes Ave S, Minneapolis MN 55431 612/835-5435	e 1979
Schutz, John A , (F.S.A.), <i>Associate Actuary</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4651	1966
Schwartz, Adolph F , (F.S.A.), 1104 Muhlenberg Ave, Swarthmore PA 19081	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Schwartz, Allan I. , (A.C.A.S.), <i>Associate Actuary</i> , Woodward & Fondiller Inc, 130 East 59th Street, New York NY 10022	1979
Schwartz, Barbara J. , <i>General Manager</i> , Prudential Insurance Company, Terminal Box 2314, Los Angeles CA 90051 213/857-4173	e 1978
Schwartz, Jesse M. , (F.S.A.), <i>Asst Vice President & Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	1972
Schwartz, Jonathan , (A.S.A.), <i>Chief Actuary</i> , N Y City Retirement Systems, 220 Church St, New York NY 10013 212/566-7677	e 1972
Schwartz, Max J. , (A.C.A.S.), 47 Cutter Hill Road, Arlington MA 02174	1966
Schwartz, Richard , (F.S.A.), <i>Vice President</i> , Sun Life Group Incorporated, Box 56563, Atlanta GA 30343 404/524-6666	1975
Schwartz, Richard T. , (F.S.A.), <i>Consulting Actuary</i> , 41 Clark Rd, Hershey PA 17033 717/533-5543	1965
Schwartz, Ronald K. , (F.S.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 600 Grant St, Pittsburgh PA 15222 412/288-8854	1978
Schwartz, Steven B. , (F.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave, Englw d Cliffs NJ 07632 201/567-0001	e 1979
Schwarz, Joseph A. , (A.S.A.), 14 Brower Lane, Hempstead NY 11550	1966
Schweih's, Matthias S. , (A.F.A.A.), <i>Vice President & Actuary</i> , United Ins Co of America, One East Wacker Drive, Chicago IL 60601 312/321-9100	1966
Schwisow, Mark D. , (A.S.A.), <i>Actuarial Assistant</i> , Security Benefit Life Ins Co, 700 Harrison Street, Topeka KS 66636 913/295-3119	1979
Scott, Brian E. , (F.C.A.S.), <i>Asst. VP, Commercial Ins. Dept.</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1967
Scott, David G. , (F.S.A.), <i>Senior Vice President</i> , Norin Corporation, 12100 N E 16th Avenue, North Miami FL 33139 305/895-0220	1965
Scott, Ellis , (A.S.A.), <i>Chief Div. Actuarial Services</i> , U S Department of Labor, 200 Constitution Ave. N.W, Washington DC 20016 202/523-9211	e 1969
Scott, Gordon L. , (F.S.A.), <i>Associate Actuary</i> , Western Farm Bureau Life Ins, 1200 Lincoln Street, Denver CO 80226 303/861-8100	1979
Scott, H Randolph , <i>Vice President & Secretary</i> , Pilgrim Health & Life Ins, 1143 Gwinett Street, Atlanta GA 30901	1967
Scott, James E Jr. , <i>Vice President & Consultant</i> , F I C & Associates Inc, 15 W 10th, Kansas City MO 64105 816/842-6259	1970
Scott, Sanford W. Jr. , (F.S.A.), <i>Senior Vice President/ Actuary</i> , Commercial Union Life Ins Co, One Beacon Street, Boston MA 02108 617/725-7068	e 1965
Scott, Wilson H. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	e 1965

Membership

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Enrolled

Seager, Theodore D. , (F.S.A.), <i>Senior Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Boston MA 02117 617/421-2763	1965
Seal, Hilary L. , (*A.S.A., F.F.A.), <i>Chairman</i> , Seal & Lohse Incorporated, 1143 Apples, La Mottaz, Switzerland	e 1965
Seaman, Jerome F. , (F.S.A.), <i>Director of Actuarial Services</i> , Arthur Young & Co, One IBM Plaza, Chicago IL 60611 312/751-3368	1972
Sears, Richard C. , (F.S.A., F.C.A.), <i>Chief Operating Partner</i> , Kwasha Lipton, 429 Sylvan Avenue, Box 1137, Englwd Cliffs NJ 07632 201/567-0001	e 1965
Sebolt, Frank O. , (A.S.A., A.C.A.), 57 Linbrook Rd, West Hartford CT 06107	e 1969
Secor, David B. , (F.S.A.), <i>Actuary</i> , Main Street, Hampden MA 01036 413/788-8411	e 1971
Sedlacek, Paula S. , (F.S.A.), <i>Assistant Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19355 215/241-4000	1979
Sedlak, Stephen A J. , (F.S.A.), <i>Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6742	1974
See, Gary N. , (F.S.A.), <i>Vice President & Actuary</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3000	e 1965
Seelinger, Philip B. , <i>Retirement Plans Manager</i> , Levi Strauss & Co, Two Embarcadero Center, San Francisco CA 94106 415/544-6877	e 1976
Sega, Richard L. , (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06492 203/277-8899	1979
Segal, Donald J. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3530	e 1967
Seglem, Kevin A. , (A.S.A.), <i>Assistant Actuary</i> , Sun Life Group Incorporated, 260 Peachtree St N W, Box 56563, Atlanta GA 30303 404/524-6666	1979
Selgel, Jack. , (F.S.A.), <i>Associate Actuary</i> , American United Life Ins Co, One West 26th Street, Indianapolis IN 46208 317/927-1841	1978
Selig, Gerald W. , (F.S.A.), <i>Actuary Pensions</i> , Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	e 1974
Selig, John G. , (F.S.A.), <i>President</i> , Golden Rule Life Ins Co, 712 11th Street, Golden Rule Bldg, Lawrenceville IL 62439 618/943-3311	1965
Sellars, Andrea T. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305 404/261-3400	e 1975
Sellenriek, Jill B. , W Alfred Hayes & Co, 6828 Oakland Ave, St. Louis MO 63139 314/647-4777	e 1976
Sellers, Richard M. , (F.S.A.), 2 Glen Arden Road, Glenview KY 40025	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Selles, Robert H. (F.S.A., A.C.A.), <i>Consulting Actuary</i> , Hay Huggins, One Maritime Plaza, San Francisco CA 94111 415/434-1446	e 1970
Sellman, Henry G. (*A.S.A., F.I.A.), 117 W Second Ave, Monmouth IL 61462	1966
Selser, Donald R. (F.S.A.), <i>Vice President & Actuary</i> , Certified Life Ins Co of CA, 14724 Ventura Blvd, Sherman Oaks CA 91403 213/981-9000	1965
Seltzer, Frederic (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-6687	1965
Selwood, Alex E. (A.S.A., F.C.A.), <i>Consulting Actuary</i> , 9501 W Devon Ave, Suite 206, Rosemont IL 60018 312/696-1577	e 1966
Senior, F. Thomas (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englewood Cliffs NJ 07632 201/567-0001	e 1972
Senoski, Michael J. (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02052 617/421-0340	e 1979
Separk, Wharton G. , North Carolina Ins Dept, Box 26387, Raleigh NC 27611 919/733-5631	1970
Setterberg, Donna M. , <i>Specialist Group Pensions</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2722	e 1976
Servik, Ronald L. (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400	1979
Sevilla, Eyeruel S. (A.C.A.S.), <i>Consultant</i> , National Life Ins Co, PO Box 2056, Manila, Philippines	1967
Seymour, John H. (A.S.A.), <i>Director-Corporate Systems</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1966
Seymour, John K. , <i>Manager Pension</i> , Security Mutual Life Ins of NY, Courthouse Square, Binghamton NY 13902 607/723-3551	e 1977
Shalack, Theodore J. (F.S.A.), <i>Vice President & Actuary</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1974
Shalit, Carl (F.S.A.), <i>Enrolled Actuary</i> , Carl Shalit & Associates, Village Mall Suite 203, 95 Washington Street, Canton MA 02021 617/828-3062	e 1970
Shall, Mark L. (A.S.A.), <i>President</i> , Shall & Associates Inc, 700 East Main Street, Suite 1633, Richmond VA 23219 804/788-4992	e 1979
Shanahan, John L. , <i>Vice President</i> , Mid America Associates Inc, 30680 Montpelier Dr, Madison Hts MI 48071	e 1976
Shane, Alan (F.S.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-2165	e 1978
Shank, Harley B. (A.C.A.), <i>Consulting Actuary</i> , 7575 Contrell Rd #16, Little Rock AR 72207	1966
Shank, John C. (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06095 203/277-3515	1977

Membership

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Enrolled

- Shannon, Avon G.** (F.S.A., F.C.A.), *Actuary*, The Wyatt Co, 1990 K Street NW, Washington DC 20006 202/857-9349 e 1965
- Shapiro, Arnold F.** (F.S.A.), *Associate Professor*, Pennsylvania State University, 509 B Business Admin Bldg, University Pk PA 16802 814/865-3961 e 1978
- Shapiro, Kenneth**, (F.S.A.), *Vice President*, Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270 e 1974
- Shapiro, Patricia L.** (F.S.A.), *Vice President*, Great Oaks Insurance Company, 66 Industry Avenue, Springfield MA 01104 413/781-3750 1977
- Shapiro, Ray**, (A.S.A.), *Actuary*, The Wyatt Co, 200 1st National Bldg, Detroit MI 48076 313/961-5485 e 1979
- Shapiro, Robert D.** (F.S.A., F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005 414/784-2250 e 1969
- Shapland, Robert**, (F.S.A.), *2nd VP & Associate Actuary*, Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/978-2083 1965
- Sharkey, William H., Jr.**, (F.S.A.), *Director of Customer Service*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-5495 1977
- Sharma, Rajendra P.** (A.S.A.), *Actuarial Associate*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1976
- Sharp, Anthony C.** (F.S.A.), *Consulting Actuary*, Box 117, Thompson PA 18465 215/688-1885 e 1970
- Shatoff, Larry D.**, (A.C.A.S.), *Consulting Actuary*, Towers Perrin Forster & Crosby, 1500 Market Street, Centre Square West, Philadelphia PA 19102 215/563-4500 1979
- Shaw, Samuel E. II**, (F.S.A.), *Actuarial Director*, John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-4075 e 1965
- Shaw, Joe W, Jr.**, (A.S.A.), *Assistant Actuary*, Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/748-8221 1979
- Shaw, Henry D.** (F.S.A.), *Second Vice President*, John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-5198 1965
- Shaw, James L.**, (A.S.A.), 836 Obispo Avenue, Coral Gables, FL 33134 305/445-6480 e 1976
- Shearer, James L.** (A.S.A., M.C.A.), *Consulting Actuary*, 210-1/2 West Maumee St, Angola IN 46703 219/665-7673 e 1966
- Sheets, William L.** (F.S.A.), *Associate Actuary-Life*, Country Life Insurance Company, 1701 Towanda Avenue, Box 2000, Bloomington IL 61701 309/557-2306 1978
- Shelby, Thomas H III**, (A.S.A.), *Consulting Actuary*, 13619 Peyton Drive, Dallas TX 75240 214/386-9893 e 1967

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Sheldon, Curtiss S. , (F.S.A.), <i>Vice President & Assoc Actuary</i> , Southern Farm Bureau Life Ins, Box 78, Jackson MS 39205 601/981-7422	1971
Shell, Arnold , (F.S.A.), <i>Assoc Group Actuary Pensions</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4500	e 1979
Shelor, Morgan L. , (F.S.A.), Aplitec Incorporated, 5206 Fm 1960 W #200, Houston TX 77069 713/893-2611	1968
Shemin, Barry L. , (F.S.A.), <i>V P & Group Pension Actuary</i> , John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4098	e 1972
Shepler, Richard J. , (F.S.A.), <i>Regional Director-Underwriting</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-6918	1977
Shepp, Bruce N. , (F.S.A.), <i>President</i> , Shepp & Associates Ltd, 3608-117 B St, Edmonton AB, Canada T5J2W8 403/423-4720	1974
Sheppard, Alan R. , (F.C.A.S.), <i>Vice President & Actuary</i> , Scor Re Life Insurance Company, Box 220032, Dallas TX 75222 214/748-1100	1976
Sher, Fred , (F.S.A.), <i>Partner</i> , Hewitt Associates, 4590 Macarthur Blvd, Suite 200, Newport Beach CA 92660 714/955-1800	e 1976
Sherfey, Charles J. , (F.S.A., F.F.A.A.), <i>Consulting Actuary</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9811	1967
Sherman, Richard E. , (F.C.A.S.), <i>Assistant Actuary</i> , Fireman's Fund Ins. Co., 3333 California Street, San Francisco, CA 94119 415/929-2919	1979
Sherrill, Thomas C. , <i>Consulting Actuary</i> , 3286 Spring Meadow Court, Tucker GA 30084 404/939-7414	1968
Sherritt, George , (F.S.A.), <i>Consulting Actuary</i> , 2969 Baseline Rd, Boulder CO 80303 303/449-9382	e 1965
Sherron, W Fred , (F.S.A.), <i>Vice President & Chief Actuary</i> , Home Beneficial Life Ins Co, Box 27572, Richmond VA 23261 804/358-8431	e 1971
Sherry, Harold R. , (A.S.A.), <i>Assistant Actuary</i> , Insurance Systems of America, Box 47975, Atlanta GA 30362 404/449-3950	1970
Shewan, Andrew F. , (*A.S.A., F.F.A.), <i>Vice President</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7162	e 1979
Shields, Monica , <i>Actuarial Assistant</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1976
Shigley, Klaus O. , (F.S.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Ins, John Hancock Place, Boston MA 02117 617/421-6018	e 1977
Shima, Richard J. , (A.S.A.), <i>Senior Vice President</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06107 203/277-6119	1970
Shinkwin, William , (F.S.A.), <i>Manager of Tax Planning</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1971

Membership

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Enrolled

1979

Shlesinger, Samuel B., (F.S.A.), *Asst Vice President & Actuary*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2666

e 1979

Shlifer, Robert J., (A.S.A.), *Associate Actuary*, Monarch Life Ins Co, 1250 State St, Springfield MA 01133 413/785-5811

Shockley, Marcom H., 3109 Carroll Dr, Waco TX 76708

1970

Shope, R Wesley, (A.S.A.), *President*, Educators Mutual Life Ins Co, 2490 Lincoln Highway E, Lancaster PA 17604 717/397-2751

e 1966

Shotwell, Stuart M., (F.S.A., A.C.A.), *Consulting Actuary*, 416 Conant Road, Weston MA 02193 617/893-5366

e 1965

Shugart, Edward R., (F.S.A.), *Vice President & Actuary*, Integon Life Ins Corp, 420 N Spruce Street, Winston-Salem NC 27102 919/725-7261

e 1976

Shulman, Richard A., *Improved Funding Techniques*, 211 Broadway, Lynbrook NY 11563 516/887-4433

e 1976

Shultes, Lawrence K., (F.S.A.), *Vice President & Asst Actuary*, Prudential Insurance Company, Box 388, Ft Washington PA 19034 215/784-2236

1977

Shur, Walter, (F.S.A.), *Executive Vice President*, New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5057

1965

Shutley, Ronal, (F.S.A., F.C.A.), *Tillinghast Nelson & Warren*, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420

1971

Sibigtroth, Joseph C., (F.S.A.), *Sr Vice Pres & Chief Actuary*, New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000

e 1965

Siebel, Richard W., (F.S.A.), *Manager*, Peat Marwick Mitchell & Co, 1500 Walnut St, Philadelphia PA 19102 215/735-4600

e 1977

Sieben, Richard B., (F.S.A.), *Sr VP - Finance & Treasurer*, Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-4752

1965

Siegel, Wendy, *Assistant Consultant*, Frank B. Hall & Co., 549 Pleasantville Road, Briarcliff Manor, NY 10510 914/769-9200

e 1978

Siegel, Conrad M., (F.S.A., F.C.A.), *Consulting Actuary*, Siegel, Conrad M Inc, Corporate Center 81, 500 Nationwide Dr Ste 100, Harrisburg PA 17110 717/652-5633

e 1965

Siegel, Henry W., (F.S.A.), *Assistant VP & Actuary*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234

1974

Siegel, Lewis A., *Partner*, Laiken Siegel & Company, 810 Broad Street, Newark NJ 07102 201/643-0880

e 1976

Siegeltuch, Norman, (F.C.A.), *Consultant*, The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0486

e 1965

Siegfried, Charles A., (F.S.A.), 29 Hillcrest Rd, Madison NJ 07540

1965

	Enrolled
Siegler, Ira I. , (A.S.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1976
Sikic, Ante B. , <i>Actuarial Specialist</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	e 1976
Silberstein, Morris J. , <i>President</i> , Retirement Programming Limited, 1271 Ave of the Americas, New York NY 10020 212/757-7136	e 1978
Silins, Edward S. , (F.S.A.), <i>Asst V P & Asst Actuary</i> , Combined Ins Co of America, 5050 N Broadway Street, Chicago IL 60640 312/275-8000	1978
Silkes, Lawrence. , (F.S.A.), <i>Vice Pres & Actuary</i> , William Penn Life Ins Co, 127 Cutter Mill Rd, Great Neck NY 11021	1973
Sillesky, J Darrison. , (F.S.A.), 41 Perry Drive, Needham MA 02192 617/444-1208	e 1965
Silletto, C David. , (F.S.A., F.F.A.A.), <i>Executive Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/424-5421	1965
Silva, G. Stephen. , (A.S.A.), <i>Associate Actuary</i> , Natl H & W Mutual Life Ins Co, 666 Fifth Avenue, New York NY 10019 212/399-1650	1971
Silverman, David. , (F.C.A.S.), 27 W 72nd St Apt 1409, New York NY 10023	1965
Silverman, Martin. , (F.C.A.S., M.C.A.), <i>Consultant</i> , Holton Edelstein & Silverman, The Superior Building, Suite 900, Cleveland OH 44114 216/241-5840	e 1970
Silverman, Robert L. , (F.S.A., A.I.A., F.C.A.), <i>President</i> , P S C C, 177 W State St, Westport CT 06880 203/226-4238	e 1965
Simester, T Thomas. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1971
Simmonds, Albert C, III. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K Street, NW, Washington DC 20006 202/857-9378	e 1971
Simmons, Kent M. , (F.S.A.), <i>Actuary</i> , American Founders Life Ins Co, Box 15427, Austin TX 78761 512/452-8181	1973
Simmons, Maurice O. , (F.S.A.), <i>Vice President & Chief Actuary</i> , Hall, Frank B & Co, Spear Street Tower, One Market Plaza #2100, San Francisco CA 94105 415/543-9360	c 1974
Simms, Clifford R. , (F.C.A.), <i>President</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1965
Simon, Leroy J. , (F.C.A.S.), <i>Senior Vice President</i> , Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-8877	1965
Simoneau, Paul W. , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-0123	1965
Simonelli, Nicholas M. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1978

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	Enrolled
Simonelli, Suzanne J. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1978
Simpson, William , (F.S.A.), 9205 Muskogee Pl, Adelphi MD 20783	e 1965
Sims, Ronald F. , (A.S.A.), <i>Staff Actuary</i> , Blue Cross/Blue Shield of NC, Box 2291, Durham NC 27702 919/489-7431	1979
Singer, Carl J. , (A.S.A.), 6049 N Morgan St, Alexandria VA 22312	1966
Singer, Fred , (A.S.A.), <i>Actuarial Associate</i> , Mutual of Omaha Insurance Co, 33rd & Dodge Street, Omaha NE 68131 402/342-7600	1979
Singer, Jack A. , (A.S.A.), <i>Sr Insurance Analyst</i> , Prudential Insurance Company, Prudential Plaza, 763 Broad Street, Newark NJ 07101 201/877-7940	1966
Singer, Paul E. , (A.C.A.S.), <i>President</i> , Ill State Medical Ins Services, 55 E Monroe St, Chicago IL 60603 312/782-1654	1966
Singer, Stephen G. , (F.S.A., F.C.A.), <i>VP Director Actuarial Services</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400	e 1970
Sintov, Joseph D. , (F.S.A.), <i>Assistant Actuary</i> , Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92663 714/640-3508	e 1978
Sivin, Burton A. , (F.S.A.), <i>President</i> , Consulting Actuaries Inc, 666 Fifth Ave, New York NY 10019 212/586-7500	e 1973
Skalinder, Gregg L. , (A.S.A.), <i>Reviewing Chief Actuary</i> , Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7425	e 1976
Skelding, Albert Z. , (F.C.A.S.), <i>Actuary</i> , 55 Lamplighter, Apt 5A, Massapequa NY 11758	1965
Skelton, Don R. , (F.S.A.), <i>VP Research & Development</i> , Monarch Life Ins Co, 1250 State Street, Springfield MA 01101 413/785-5811	e 1965
Skevington, John A. , (F.S.A.), <i>2nd Vice Pres. & System & Proc.</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1966
Skiff, Thomas A. , (F.S.A.), <i>VP & Senior Actuary</i> , Fireman's Fund American Life, 1600 Los Gatos Road, San Rafael CA 94911 415/492-5058	1975
Skinner, Fred E. , RR 4, Hoehchester Rd, Springfield IL 62707	1966
Skinner, Jeffrey S. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , 19338 Winged Foot Circle, Northridge CA 91326 213/368-2158	e 1971
Skoczen, John E. , <i>Manager Valuation Department</i> , Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1976
Skokan, Donald A. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Box 81889, Lincoln NE 68505 402/467-1122	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Skolnik, Richard S. , (A.C.A.S.), <i>Assistant Secretary</i> , Royal Globe Insurance Company, 150 William Street, New York NY 10038	1979
Skovron, David A. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1968
Skurnick, David , (F.C.A.S.), <i>Senior Vice President</i> , Argonaut Ins Co, 250 Middlefield, Menlo Park CA 94025 415/326-0900	1973
Slaby, Edward J. , (F.S.A.), <i>Vice President & Actuary</i> , Penn National Life Ins Co, 1900 Derry Street, Harrisburg PA 17105 717/234-4941	1979
Slate, Marvin L. , (A.S.A.), <i>Pension Actuary</i> , Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 919/725-7261	e 1976
Slater, Michael R. , (A.S.A.), <i>Associate Actuary</i> , Munich American Reassur Co, Box 3210, Atlanta GA 30302 404/394-5665	e 1976
Slater, Philip D. , (F.S.A.), <i>Chief Actuary</i> , Woodward & Slater Inc, 225 Lorraine Ave, Spring Lake NJ 10022 212/575-6663	e 1965
Slater, Robert E. , (F.S.A.), 3221 S Ocean Blvd, Apt 903, Highland Bch FL 33431	1965
Slavin, Charles , (A.S.A., A.C.A.), <i>Actuary</i> , Meidinger & Assoc Inc, Two Oliver Plaza, Pittsburgh PA 15222 316/793-8473	e 1967
Sliment, Kenneth J. , (F.S.A.), <i>Consulting Actuary</i> , Hayes, Alfred W. & Company, 6828 Oakland Ave, St Louis MO 63139 314/647-4777	e 1973
Sloan, John L. , <i>Group Actuary</i> , Liberty Life Insurance Company, Box 789, Greenville SC 29602 803/268-4021	e 1967
Sloan, Thomas D. , (F.S.A.), <i>Assistant Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Avenue, New York NY 10016 212/689-4100	e 1965
Sloan, W Keith , (F.C.A.), <i>Assistant Actuary</i> , Lumbermen's Mutual Casualty Co, Long Grove IL 60049 312/540-3355	1970
Sloat, Frederick P. , (F.S.A., F.C.A.), 127 Bender Ave, Roselle Park NJ 07204	e 1965
Sluder, Larry R. , (F.S.A.), <i>Associate Actuary</i> , Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720	1978
Slusarz, Anthony W. , (F.S.A.), <i>Group Actuary</i> , Reliance Standard Life Ins Co, 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4449	1978
Smalley, Ted E. , (F.S.A.), <i>Director Acturial Projects</i> , Lincoln National Life Ins Co, 1300 S Clinton Street, Fort Wayne IN 46801 219/427-4207	1966
Smardon, Robert J. , (F.S.A.), <i>Assistant Actuary</i> , Sun Life Assurance of Canada, 1 Sun Life Executive Park, Wellesley Hls MA 02181 617/237-6030	1979
Smick, Robert L. , <i>Actuary</i> , Smick & Co Inc, 300 East 46th Street, New York NY 10017 212/490-3137	e 1976
Smith Jr, Clyde , (F.S.A.), <i>Actuary</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1000	e 1978

Membership

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	Enrolled
Smith Jr, J Brookes , <i>Actuary</i> Maryland Insurance Division, One S Calvert St, Baltimore MD 21202 301/383-5665	1970
Smith Jr, Morton , (F.S.A.), <i>2nd V P & Pension Actuary</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	e 1966
Smith, James B, Jr , (F.S.A.), <i>Vice President & Chief Actuary</i> , Guardsman Life Insurance Co, 1025 Ashworth Road, W Des Moines IA 50265 515/223-3009	1977
Smith, Russell H, Jr , (F.S.A., A.C.A.), <i>Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln St, Worcester MA 01605 617/852-1000	e 1965
Smith, Alexander J C , (A.S.A., F.F.A., F.C.A.), <i>President</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-8710	e 1971
Smith, Barry V , (F.S.A., A.I.A.), <i>Senior Vice President</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4634	1965
Smith, Charles A , (F.S.A.), 217 Washington Road, Barrington RI 02806	1965
Smith, Christopher G , (F.S.A.), <i>Vice President & Actuary</i> , State Mutual Life Assurance Co, 440 Lincoln Street, Worcester MA 01605 617/852-1000	e 1965
Smith, Courtland C , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Cologne Life Reinsurance Co, 900 Bedford Street, Stamford CT 06904 203/356-4908	1965
Smith, David V , (A.S.A.), <i>Associate Actuary</i> , Investment Fidelity Life Ins, 3300 Cahaba Road, Oklahoma City OK 73146 405/524-8444	1979
Smith, Dean L , (F.F.A.A.), 2037 Sims Ave, Topeka KS 66604	1965
Smith, Dr Franklin C , (A.S.A., F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , 2123 Stanford Avenue, St. Paul MN 55105 612/698-2897	e 1965
Smith, Edward I , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6950	1976
Smith, Edward M , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Smith, Edward R , (F.C.A.S.), <i>Vice President & Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4830	1966
Smith, F Eugene , (F.S.A.), <i>V P & Corporate Actuary</i> , North American Life Assur Co, 105 Adelaide St W, Toronto Ont, Canada M5H1R1 416/362-6011	e 1968
Smith, Frances A , <i>Assistant Actuary</i> , Crum & Forster Insurance Co, 299 Madison Avenue, Box 2252, Morristown NJ 07960	1979
Smith, Francis M , (F.S.A.), 16 Ramapo Lane, West, Long Bell, Island NJ 00000	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Smith, Fraser M. (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, 99 Bank St, Ottawa Ont, Canada K1P5A3 212/578-2211	1968
Smith, Frederic J. (A.S.A.), Retirement Plans Incorporated, 239 Hanna Bldg, Cleveland OH 44115	e 1976
Smith, Gerard N. (F.S.A.), <i>Group Life Actuary</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04112 207/780-2207	1979
Smith, Groffrey F N. (F.S.A.), <i>Pres & Chief Executive Officer</i> , American Mutual Life Ins Co, 1200 Liberty Bldg, Des Moines IA 50307 515/280-1331	1965
Smith, Harold W. R R 4 Box 280, Frankfort IN 46041	1966
Smith, Henry W. , <i>Senior Actuarial Analyst</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0340	e 1976
Smith, J Henry , (*F.S.A.), <i>Retired Chairman of Board</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-2419	1965
Smith, James P. (F.S.A.), <i>Vice President & Group Reins</i> , Northwestern National Life Ins, 20 Washington Avenue S, Minneapolis MN 55440 612/372-5303	1965
Smith, James R. (A.S.A.), <i>Asst Vice President & Actuary</i> , Western States Life Ins Co, 700 South 7th Street, Fargo ND 58102 701/237-5700	1979
Smith, John E. (F.S.A.), <i>Assistant Group Actuary</i> , General American Life Ins Co, 701 Market Street, St Louis MO 63101 314/444-0724	e 1965
Smith, Kenneth R. (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave, Cleveland OH 44114 216/696-8400	e 1970
Smith, Larry R. , <i>Administrative Consultant</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1976
Smith, Laurence K. (A.S.A.), Rd #4, Box 171A, Tippecanoe Trail, Elkhorn WI 53121	1966
Smith, Lee M. (F.C.A.S.), <i>Actuary</i> , Michigan Insurance Bureau, Box 30220, Lansing MI 48909 517/373-0237	1973
Smith, Michael L. (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1457	1974
Smith, Raymond L. , 4041 12th St, Des Moines IA 50313	1966
Smith, Richard F. (F.S.A.), <i>Consulting Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1971
Smith, Robert H. (F.S.A., F.C.A.), <i>Executive Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Philadelphia PA 19103 215/893-0270	e 1965
Smith, Ronald J W. (F.S.A., F.C.A.), <i>President</i> , Gabriel Roeder Smith & Co, 2090 First National Bldg, Detroit MI 48226 313/961-3346	e 1965
Smith, Seymour E. (F.C.A.S.), 69 Clovercrest Rd, Wethersfield CT 06109	1965

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Enrolled

Smith, Sherwood Z. , (F.S.A.), <i>Associate Actuary</i> , National Life & Accident Ins. National Life Center, Nashville TN 37250 615/749-1800	1973
Smith, Stephen L. , (F.S.A.), <i>Vice President</i> , Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2606	1969
Smith, Steven A. , (F.S.A.), <i>Senior Vice President/Actuary</i> , First Colony Life Ins Co, Box 1280, Lynchburg VA 24505 804/845-0911	1974
Smith, Susan M. , (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 233 S Wacker Dr, Suite 8414, Chicago IL 60606 312/876-0909	e 1976
Smith, T Donald , (A.S.A.), <i>Reinsurance Actuary</i> , Life Ins Co of California, 11011 N Torrey Pines Road, Box 2700, La Jolla CA 92038 714/455-8249	1971
Smith, Vernon J. , (A.S.A., A.F.A.A.), <i>Vice President & Actuary</i> , Western States Life Ins Co, Box 2907, Fargo ND 58102 701/237-5700	1966
Smith, Victor L. , (A.S.A.), <i>Actuary</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	1970
Smith, Vine H. , <i>Senior Consultant</i> , Olanie Hurst & Hemrich, 3250 Wilshire Suite 1700, Los Angeles CA 90010 213/480-4800	e 1977
Smith, William Daniel , (F.S.A.), <i>Controller & Associate Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19312 215/472-5000	1965
Smith, William David , (F.S.A., A.I.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 44 Montgomery Street, Room 200, San Francisco CA 94104 415/362-1407	e 1965
Smith, William L. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 940 One Main Place, Dallas TX 75250 214/745-1600	1977
Snader, Richard H. , (A.S.A., F.C.A.S.), <i>V P & Corporate Actuary</i> , U S Fidelity & Guaranty Co, 100 Light Street, Baltimore MD 21202 301/547-3205	1970
Sned, Patrick K. , <i>Consulting Actuary</i> , The Wyatt Co, Wellesley Office Park, 20 William Street, Wellesley Hls MA 02026	e 1979
Sneed, Donald W. , (F.S.A.), <i>Vice President & Actuary</i> , State Reserve Life Insurance, 115 West 7th Street, Fort Worth TX 76101 817/335-9575	1967
Snell, William M. , (F.S.A.), <i>Associate Actuary</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1965
Snyder, John B. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005 414/784-2250	1976
Snyder, Marvin , <i>Pension Actuary</i> , 7 Merion Road, Merion Sta PA 19066 215/667-2955	e 1976
Sobel, Harvey , (F.S.A.), <i>Actuarial Associate</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2399	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Soderquist, G David , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 1600 Fishinger Rd, Columbus OH 43221 614/451-5991	1967
Soderstrom, Glenn W , (A.S.A.), <i>Assistant Actuarial Manager</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400	e 1979
Sohn, William J , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 90 Park Ave, New York NY 10016 212/557-0460	e 1973
Solenberger, Carl W , (F.S.A.), 1935 S Park Ave, Springfield IL 62704	1965
Solomon, Norman , (A.S.A.), <i>Actuary</i> , U S Railroad Retirement Bd, 844 North Rush, Chicago IL 60611 312/751-4916	1979
Solomon, Richard H , (F.S.A.), <i>Vice Pres & Consulting Act</i> , Alexander & Alexander Inc, 3550 Wilshire Blvd, Los Angeles CA 30305 213/385-5211	e 1969
Solomon, Roger R , (A.S.A.), <i>Associate Actuary</i> , Benefit Trust Life Ins Co, 1771 W Howard St, Chicago IL 60626 312/274-8100	1979
Solomon, Ronald L , <i>Supervisor</i> , William M Mercer Inc, 300 N Charles St, Baltimore MD 21201 301/685-6688	e 1977
Solomon, William B , (F.S.A.), <i>Consulting Actuary</i> , Johnson & Higgins, Box 70, First Canadian Pl, Toronto, Ont, Canada M5X1C2 416/862-5800	1974
Sommer, Steven D , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1977
Sondergaard, John E , <i>Actuarial Manager</i> , A S Hansen Inc, 711 Louisiana Pennzoil, Houston TX 77339 713/228-7591	e 1976
Sondergeld, Donald R , (F.S.A., A.C.A.), <i>Sr Vice President & Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-4532	e 1965
Sonnanstine, Alan E , (A.S.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346	1979
Sonnanstine, J. Kathryn , <i>Actuary</i> , Gabriel Roeder Smith & Co, First National Building, Detroit MI 48226 313/961-3346	e 1976
Sonnenschein, Gerald B , (A.C.A.), <i>Vice President & Actuary</i> , Martin E Segal Co, 230 N Michigan Ave, Chicago IL 60601 312/782-1416	e 1976
Sorensen, Stuart L , (F.S.A.), <i>Vice President & Chief Actuary</i> , Security American Financial, 1200 2nd Ave So, Minneapolis MN 55403 612/335-1295	1975
Sorensen, Thomas B , (F.S.A.), <i>President</i> , Sorenson & Associates Inc, 101 Pearl Street, Hartford CT 06103 203/727-0018	e 1966
Sormani, Charles R , (F.S.A.), <i>Vice President-Actuary</i> , Union Labor Life Ins Co, 850 Third Ave, New York NY 10022 212/752-5200	e 1971

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	Enrolled
Soronow, Frederick T. (F.S.A.), <i>Consulting Actuary</i> , Kench, Charles A & Assoc Ltd, Box 10028 Pacific Center, T D Bank Tower, Vancouver BC 604/688-8474	e 1977
Soucy, Robert L. , <i>Technical Consultant</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0340	e 1976
Sourdiffe, Jerald E. (F.S.A.), <i>Asst VP & Asst Actuary</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7025	1976
Southall, Charles R. (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 5000 1st International Bldg, Dallas TX 75270 214/741-5000	e 1979
Southern, Charles W. (F.S.A.), 2817 Patricia Dr, Des Moines IA 50322	1965
Southwell, Donald. (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Box 2075, Houston TX 77001 713/663-5075	1978
Southworth, J Russell. (F.S.A., F.C.A.), Tillinghast Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/964-2205	e 1972
Spafford, Dan R. (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6855	1977
Spano, Anthony T. (F.S.A.), <i>Associate Actuary</i> , American Council of Life Ins, 1850 K St NW, Washington DC 20006 202/862-4174	e 1965
Spare, William A. (F.S.A.), <i>Sr Vice President & Actuary</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1965
Spaulding, Asa T. , <i>President</i> , North Carolina Mutual Ins Co, Mutual Plaza, Durham NC 27701 919/682-9201	1965
Spedden, W Calvin. (A.S.A.), <i>Asst Vice President</i> , William M Mercer Inc, 300 N Charles St, Baltimore MD 21201 301/685-6688	1979
Spellman, James W. (F.S.A.), <i>Vice President</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2869	1965
Spellman, Peter J. (F.S.A.), <i>President</i> , Citadel Life Insurance Company, Box 31488, Charlotte NC 28231 704/374-0211	1965
Sples, Robert L. (F.S.A.), <i>Senior Actuarial Officer</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4351	e 1975
Spigal, Jerauld G. (A.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	e 1976
Spitzer, C Robert. (F.C.A.S.), <i>Associate Actuary</i> , Commercial Union Assurance Co, One Beacon St, Boston MA 02108 617/725-6000	1973
Spitznass, Richard B. , <i>Director, Employee Benefits</i> , Weyherhaeuser Company, Tacoma WA 98401	e 1976
Spock, William T. (F.S.A.), <i>Executive Vice President</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	1966
Spoelstra, Herbert B. , <i>Actuary</i> , United Farm Bureau Family Life, 130 E Washington St, Indianapolis IN 46204 317/263-7466	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Spoolstra, Peter C. , (F.C.A.), <i>President</i> , Peter C Spoolstra & Assoc Inc, 1829 N Meridian St, Indianapolis IN 46202 317/925-9001	e 1966
Spooner, Forest Allen , (F.S.A., A.C.A.S.), <i>Vice Pres for Group Pension</i> , Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000	e 1971
Squires, Sanford R. , (F.C.A.S.), <i>V P & Actuary</i> , Commercial Union Assurance Co, One Beacon Street, Boston MA 02108 617/725-6000	1977
Staats, Dean R. , (F.S.A.), <i>Sr Vice Pres Planning & Admin</i> , North American Reassurance Co, Box 2888, New York NY 10017 212/949-6000	1965
Stabert, Bernhardt K. , (F.C.A.), 312 Hataway Lane, Wynnewood PA 19096 215/649-0140	1965
Stabin, Harvey , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	1965
Stackhouse, B L , (F.S.A.), <i>Group Sales Vice President</i> , Crown Life Insurance Company, 120 Bloor Street East, Toronto Ont, Canada M4W1B8 416/928-4589	1968
Stachlin, Martin , (F.S.A.), <i>Secretary & Associate Actuary</i> , Fireman's Fund American Life, 1600 Los Gatos Road, San Rafael CA 94911 415/492-5180	1979
Stafford, Charles B. , (A.S.A.), <i>Asst Manager-Pension Services</i> , Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/782-3191	e 1966
Stagg, Ronald G. , (F.S.A., F.I.A.), 7011 Balmoral Dr, Fort Wayne IN 46804	1965
Stahl, Joseph J, II , (F.S.A., F.C.A.), <i>Senior V P & Director</i> , Alexander & Alexander Inc, 1211 Ave of the Americas, New York NY 10036 212/840-8500	e 1965
Staley, Harlow B. , (F.S.A., A.C.A.S., A.I.A., F.F.A.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co, 4444 W Lawrence Avenue, Chicago IL 60630 312/777-7000	1965
Stallworth, Mildred J. , <i>Pension Cost Consultant</i> , Western Electric Company, 222 Broadway, 6th Floor, New York NY 10038 212/554-4020	e 1976
Stamant, Jeanne M. , (F.S.A.), <i>Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1978
Stanar, Thomas J. , (F.S.A.), <i>Senior Actuary</i> , Meidinger & Assoc Inc, 2 Oliver Plaza Suite 3216, Pittsburgh PA 15222 412/261-0507	e 1977
Stanard, James N. , (F.C.A.S.), <i>Director</i> , Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-8773	1977
Stancik, Edwin E. , (A.S.A.), <i>2nd Vice President & Actuary</i> , Capital Holding Corporation, Box 32830, Louisville KY 40232 502/584-8157	e 1967
Stankus, Leo M. , (F.C.A.S.), <i>Commercial Pricing Director</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5220	1965

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	Enrolled
Stanley, Dennis L. (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-6083	1979
Stanley, J Perham. (A.S.A., F.C.A.), The Wyatt Co, 200 First National Bldg, Detroit MI 48226 313/961-5481	e 1965
Stanley, Neal N. (F.S.A.), <i>Sr Vice Pres & Chief Actuary</i> , Republic National Life Ins, 3988 N Central Expresswa, Dallas TX 75204 214/824-0131	e 1967
Stanley, Randall L. (F.S.A.), Alexander & Alexander Inc, Two Piedmont Center, 3565 Piedmont Rd NE, Atlanta GA 30305	e 1977
Stanley, Stephen A. (F.S.A.), <i>Associate Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2450	1975
Stanton, Ming H. (F.S.A.), <i>Assistant Controller</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1971
Starovasnik, Don. <i>Actuary</i> , State of Wash Ins Comm Office, 311 Olympic Natl Life Bld, Seattle WA 98004 206/464-6262	e 1970
Starr, Susan H. <i>Consultant</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1976
Stashin, Philip D. <i>Consulting Actuary</i> , Seal & Lohse Incorporated, 1001 Franklin Avenue, Garden City NY 11530	e 1977
Statius, Anastase E. (A.S.A., F.C.A.), 1450 Palisade Ave, Apt. 6B, Fort Lee NJ 07024	e 1965
Staub, E Brian. (A.S.A.), <i>Vice President Life Division</i> , Mutual Service Life Ins Co, Two Pine Tree Drive, Arden Hills MN 55112 612/631-7404	e 1966
Stauffer, Franklin C. (A.C.A., F.F.A.A.), <i>President</i> , Protected Home Mutual Life Ins, 30 East State Street, Sharon PA 16146	1965
Stearns, John B. (F.S.A.), 80 Green Village Rd, Madison NJ 07940	1965
Stearns, John H., Jr. (A.S.A.), <i>Second Vice President</i> , Travelers Insurance Company, One Tower Square, Gr Experience Rating SMS, Hartford CT 06115 203/277-3557	1971
Stearns, John L. (F.S.A.), 25 Columbine Rd, Weston MA 02193	1965
Stedman, John A. (F.S.A., F.C.A.), <i>2nd Vice President & Actuary</i> , American General Life Ins Co, Box 1931, Houston TX 77001 713/522-1111	1966
Steele, Ernest C. <i>President</i> , Occidental Life Ins Co, 1001 Wade Avenue, Box 10234, Raleigh NC 27605 919/834-0751	1966
Steenek, Lee R. (F.C.A.S.), <i>Assistant Vice President</i> , General Reassurance Corp, 600 Steamboat Road, Greenwich CT 06830 203/622-4281	1978
Steeple, Larry A. (F.S.A.), <i>Consulting Actuary</i> , West 315, 7605 Lakecrest, Mukwonago WI 53149 414/363-4507	e 1973
Steeves, Spurgeon S. <i>President</i> , Pension Development Co Inc, Two Center Plaza, Boston MA 02108 617/523-5652	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Steffen, Karen , (F.S.A., M.C.A.), <i>Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1976
Steffen, Walter W , (F.S.A.), <i>Senior Vice President</i> , Meridan Life Insurance Company, 2955 N Meridian Street, Indianapolis IN 46208 317/927-8275	1965
Steinla, Joseph H , (A.S.A.), <i>Consulting Actuary</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9812	1979
Stein, Jerome M , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6900	1965
Stein, Joan B , (A.C.A.S.), <i>Assistant Actuary</i> , Insurance Services Office, 160 Water St, New York NY 10038 212/487-5364	1966
Stein, Mel , (F.S.A.), <i>President</i> , Forecast Consultants Inc, 4546 Beltway Dr W, Dallas TX 75240 214/233-1192	e 1965
Stein, Robert W , (F.S.A.), <i>Manager</i> , Ernst & Whinney, 633 17th Street, Suite 2400, Denver CO 80202 303/623-5211	1977
Steinberg, Edwin J , (A.S.A.), Steinberg, E J Associates, 4601 Ponce De Leon Bldg, Miami FL 33133 305/661-1016	e 1966
Steiner, Kenneth A , (F.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, Three Embarcadero Center, San Francisco CA 94111 415/981-8230	e 1979
Steiner, Robert C , (F.S.A., F.C.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave -Rm 800, Diamond Shamrock Building, Cleveland OH 44114 216/696-8400	e 1968
Steiner, William K , (F.S.A., F.C.A.), <i>Vice President</i> , The Wyatt Co, One Post Street, San Francisco CA 94104 415/986-6568	e 1965
Steinforth Jr, Alex W , (F.S.A., F.C.A.), <i>Vice President & Actuary</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60601 312/648-6000	e 1965
Steinhauser, John , (F.S.A.), <i>Manager</i> , Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0878	e 1978
Steinig, Stephen N , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7317	1971
Stemmermann, Theodore A , (F.S.A.), 103 Via Amalfi, NW Smyrna Bch FL 32069	1965
Stempel, Martin , (F.S.A.), <i>Vice President & Actuary</i> , McGinn, Dan & Assoc Inc, 1150 S Olive St, Los Angeles CA 90015 213/747-6501	e 1967
Stennes, George V , (F.S.A., F.C.A.), 7070 Midoaks Avenue North, Stillwater MN 55082 612/439-4780	e 1965
Stenson, Richard M , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-4223	e 1965
Stephan, William J , (F.C.A.), <i>Assistant Vice President</i> , Johnson & Higgins, 95 Wall Street, New York NY 10005 212/482-5262	e 1966

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Enrolled

Stephens, John F. , <i>Chairman of Board & President</i> , Texas Employers Ins Assn, Box 2759, Dallas TX 75221	1969
Stephens, John R D. , (A.S.A.), <i>Assistant Actuary</i> , Pan-American Life Ins Co, Pan-American Life Center, Box 60219, New Orleans LA 70130 504/821-2510	1979
Stephenson, Elton A. , (F.C.A.S.), <i>Asst. Vice President & Actuary</i> , Allstate Life Ins Co, Allstate Plaza D-1, Northbrook IL 60062 312/291-5655	1974
Stephenson, H E. , (F.S.A.), <i>Actuarial Vice President</i> , Manufacturers Life Ins Co, 200 Bloor St E, Toronto Ont, Canada M4W1E4 416/928-4122	1971
Stephenson, J Herman , <i>Vice President & Comptroller</i> , United Benefit Life Ins Co, 33rd & Dodge, Omaha NE 68131 402/978-2014	1966
Stephenson, John W. , 1400 Rabb Road, Austin TX 78704	1970
Sterchi, Robert P. , <i>Vice President Employee Benef</i> , First New Mexico Bankshare Co, Box 1344, Albuquerque NM 87103 505/765-2722	e 1976
Stergiou, Emanuel James , (F.C.A.S.), <i>Vice President-Casualty</i> , Woodward & Fondiller Inc, 130 E 59th St, New York NY 10022 212/755-7550	1977
Stern, Howard D. , (F.S.A.), <i>Financial Data Planning Corp</i> , 2670 Tigertail Avenue, Suite 115, Miami FL 33133 212/484-9300	1976
Stern, Philipp K. , (A.C.A.S.), <i>Consulting Actuary</i> , 9 Dunbar Road, Newark DE 19711 302/368-2460	1966
Steven, David E. , (F.S.A.), <i>Individual Product Officer</i> , Great-West Life Assurance Co, 60 Osborne Street, North, Winnipeg, MB, Canada R3C3A5 204/946-9454	e 1976
Stevens, John J. , (A.S.A.), <i>Consulting Actuary</i> , 550 West Dekalb Pike, King of Prussia PA 19406 215/265-2530	1966
Stevens, W Tris , (F.S.A.), <i>Vice President & Chief Actuary</i> , Interstate Life & Accident Ins, 540 McCallie Avenue, Chattanooga TN 37402 615/756-5681	e 1965
Stevens, Waldo A. , (A.C.A.S.), <i>Senior Vice President</i> , Blue Cross/Blue Shield Assoc, 875 North Michigan Avenue, Suite 1950, Chicago IL 60611 312/440-6073	1966
Stevenson, Raymond H. , (M.C.A.), <i>Director Empl Pension Dept.</i> , International Harvester Co, 401 N Michigan Ave, Chicago IL 60611 312/836-2000	e 1967
Stewart, Charles W. , (F.C.A.S.), <i>Asst. Vice President & Actuary</i> , Life Ins Co of North America, 1600 Arch Street, Philadelphia PA 19101 215/241-3350	1972
Stewart, Daniel G. , (F.S.A., A.F.A.A.), <i>Partner</i> , Peat Marwick Mitchell & Co, 345 Park Ave, New York NY 10022 212/758-9700	e 1965
Stewart, Gathings , (F.S.A.), 6707 Sky Blue Dr, Fort Wayne IN 46804	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Stewart, James G , (F.S.A.), <i>Actuary</i> , Connecticut General Life Ins, Investment Operations N76, 900 Cottage Grove Road, Hartford CT 06152 203/726-7191	1971
Stewart, Joy L , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06032 203/273-0123	1979
Stewart, O Conrad , (F.S.A.), <i>First Vice Pres & Actuary</i> , Occidental Life Ins Co, Box 10234, Raleigh NC 27605 919/834-0751	1966
Stewart, W Murdoch , (F.S.A.), 925 Walden Lane, Lake Forest IL 60045	1965
Stiefel, John D, III , (F.S.A.), <i>Director Group Division</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06109 203/273-0123	e 1975
Stieren, Valeska U , 28 S Waiola Ave Apt 1A, La Grange IL 60525	1966
Stigliano, Neil , (F.S.A.), <i>Assistant Group Actuary</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	e 1978
Stiglitz, Andrew M , (F.S.A.), <i>Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-6114	1965
Stiles, Hubert M , (F.S.A.), <i>Vice President & Actuary</i> , Southern Life & Health Ins Co, Box 671, Birmingham AL 35201 205/933-1160	e 1965
Stinchcomb, James A , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Suite 5600, Chicago IL 60606 312/876-1616	e 1979
Stipelman, Charles , <i>2nd Vice President</i> , American Life Ins Co of NY, 810 Seventh Avenue, New York NY 10019 212/581-1200	e 1976
Stobie, David W , <i>Manager Network Analysis</i> , Ins Systems of America, Box 47975, Atlanta GA 30362 404/449-3950	1967
Stone, David G , (F.S.A.), 1708 Colonial Shores Dr., Hixson TN 37343	e 1965
Stone, David L , (A.S.A.), <i>Senior Actuarial Analyst</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60614 312/822-5000	1979
Stone, Ronald J , (A.S.A.), Capsco, 29 North Wacker Drive, Chicago IL 60606 312/641-1294	1970
Stonecipher, David A , (F.S.A.), <i>Sr Vice President & Actuary</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1660	e 1970
Stonewall, Alan J , <i>Actuary</i> , Stonewall Pension Service, 7100 S.W. Hampton, #226, Box 23698, Portland OR 97223 503/620-1857	e 1976
Storms, Peter F , <i>Dir Acct Stndrds Cont & Res</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1970
Stout, Alberta , (F.C.A.), <i>Staff Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1968
Stover, J Karl , (A.S.A.), <i>Assistant Mathematician</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45236 513/825-1880	1966
Straffin, Donald C , (A.S.A.), <i>Assist Vice President</i> , Crum & Forster Life Ins Co, 1259 U S Route 46, Parsippany NJ 07054 215/337-1401	e 1975

Membership

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Enrolled

Strasburg, Daniel H. , (A.S.A.), <i>Associate Actuary</i> , Time Insurance Company, 515 West Wells, Milwaukee WI 53201 312/341-4316	1979
Stratton, Andrew C. , (F.S.A.), <i>Manager Actuarial Services</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1664	1978
Streatfield, G. Philip , (*A.S.A., F.I.A.), <i>Sr Vice President & Actuary</i> , Pennsylvania Life Ins Co, 3130 Wilshire Blvd, Santa Monica CA 90406 213/828-1665	1966
Streck, James , (F.S.A.), <i>Vice President & Actuary</i> , American Mutual Life Ins Co, 1200 Liberty Building, Des Moines IA 50307 515/280-1331	1973
Street, Christopher C. , (A.S.A.), <i>Manager Group Pensions</i> , Prudential Insurance Company, Prudential Plaza, Florham Park NJ 07101 201/966-3090	e 1971
Street, John L. , Sigma Sciences Inc, Box 80694, Atlanta GA 30341 404/455-4780	1971
Streff, James P. , (F.C.A.S.), <i>Assistant Vice President</i> , Sentry Life Insurance Company, 1800 North Point Dt, Stevens Point WI 54481	1978
Strenk, Richard E. , <i>Consulting Actuary</i> , Pension & Group Consultants, 6 E Fourth St, Cincinnati OH 45202 513/621-6631	e 1976
Stricker, Irwin J. , (F.S.A.), <i>Second Vice Pres & Group Act</i> , Guardian Life Ins Co, 201 Park Ave S, New York NY 10003 212/598-8670	1966
Strickert, Roland R. , (F.S.A.), <i>Vice President & Comptroller</i> , National Corporation, National Life Center, Nashville TN 37250 615/749-1956	1965
Strock, Ellsworth E. , (F.S.A.), 8 W Paseo Redondo, Tucson AZ 85705	1965
Stroh, Ethan , (F.S.A., M.C.A.), <i>Manager & Consulting Actuary</i> , G B Buck Consulting Actuaries, 4918 U S Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	e 1967
Strom, C Nelson , (F.S.A.), <i>Asst Comptroller</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60015 312/291-5054	e 1972
Strom, Christian L. , (A.S.A.), Splash Pine Villa No. 8, Delray Dunes, Boynton Beach FL 33436	1966
Strom, David , (A.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 100 E Pratt St, Baltimore MD 21202 301/547-2893	e 1979
Strom, Norman N. , (F.S.A., F.C.A., A.F.A.A.), 9546 Willowbrook Drive, Sun City AZ 85373	e 1965
Strong, Gregory S. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4350	1974
Strong, H Raymond , (F.C.A.) [<i>Past President</i>], <i>Consulting Actuary</i> , H Raymond Strong & Co, 5440 Harvest Hill Road, Suite 236, Dallas TX 75230 214/386-9893	1965
Strong, Paul J. , (A.S.A.), <i>Assistant Actuary</i> , Shenandoah Life Insurance Co, 2301 Brambleton Avenue SW, Roanoke VA 24029 703/345-6711	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Struble, Dan , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Ste 308 Lakin Bldg, 8990 W Dodge Rd, Omaha NE 68114 402/393-9400	e 1976
Struble, William I , (F.S.A.)	e 1965
Strudell, Fred D , (A.C.A.), <i>Sr Vice President & Actuary</i> , Reliable Life Insurance Co, 231 W Lockwood Avenue, Webster Grov MO 63119	1966
Strug, Emil J , (F.C.A.S.), <i>Asst. Vice President & Actuary</i> , Blue Cross/Blue Shield of Ma, 100 Summer Street, Boston MA 02106 617/956-3314	1966
Strum, Eugene R , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Ave, New York NY 10017 212/490-9000	e 1975
Strunk, Carl J , (A.S.A.), <i>Associate Actuary</i> , First Systems Corporation, 21 West 10th Street, Kansas City MO 64105 816/283-5146	1969
Studley, Bennett D , 270 Seaman Ave, New York NY 10034	1967
Stuenkel, Wayne E , (F.S.A.), <i>Associate Group Actuary</i> , Protective Life Insurance Co, Box 2606, Birmingham AL 35202 205/879-9230	1979
Stulce, L Jefferson , (F.S.A.), <i>President</i> , Colonial Life Insurance Co, 111 Prospect Street, East Orange NJ 07017 201/455-1400	e 1965
Sturgis, Robert W , (F.C.A.S.), <i>Vice President</i> , Tillinghast Nelson & Warren, 730 Hopmeadow Street, Simsbury CT 06070 203/651-3761	1970
Sturtevant, Hubert B , 505 Wimbledon Road N.E, Atlanta GA 30334	1970
Suggs, Warren P. , <i>Asst. Vice President & Actuary</i> , Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563	e 1979
Suiter, G Edward, II , (F.S.A.), <i>Sr VP & Chief Actuary</i> , Great American Reserve Ins Co, 2020 Live Oak, Dallas TX 75221 214/655-7222	1971
Sulek, Paul J , (F.S.A.), <i>Asst Vice President & Actuary</i> , Investors Life Ins No America, 1600 Arch Street, Philadelphia PA 08046 215/241-4441	1979
Sulger, Jack F , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06033 203/277-4034	1977
Sulger, Laurie E , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3733	1979
Sullivan Jr, Eugene J , (F.S.A.), The Wyatt Co, 1660 Suburban Station Bldg, Philadelphia PA 19103 215/569-4393	e 1971
Sullivan, C Jerome , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , William M Mercer Inc, 222 S Riverside Plaza, Chicago IL 60606 312/648-6227	e 1965
Sullivan, Denis J , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 8990 W Dodge Rd, Omaha NE 68114 402/393-9400	e 1970
Sullivan, Joseph F , (A.S.A.), <i>Sr Project Manager</i> , IBM, 1 Metropolitan Plaza, PO Box 7620, San Francisco CA 94903 415/545-2000	1966

Membership

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Enrolled

- Sullivan, William J.**, (F.S.A.), *President*, State Life Insurance Company, 141 E Washington Street, Indianapolis IN 46204
317/632-3551 1965
- Sumner, Dale R.**, *Assistant Vice-President*, Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090 1970
- Sumner, Gail L.**, *Assistant Vice President*, William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0340 e 1976
- Sunderland, David E.**, (F.S.A., A.C.A.), *Associate Group Actuary*, John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, T-26, Boston MA 02117 617/421-2082 e 1971
- Sung, Kihong.**, (F.S.A.), *Vice President & Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019 212/586-4000 e 1972
- Sunila, Thomas D.**, *Consulting Actuary*, Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000 e 1976
- Sussman, Alexander.**, (F.S.A., M.C.A.), *Consulting Actuary*, Seal & Lohse Incorporated, 1001 Franklin Ave, Garden City NY 11530 516/741-5560 e 1970
- Sutcliffe, Jon D.**, (F.S.A.), *Partner*, Hewitt Associates, 4590 Macarthur Boulevard, Newport Beach CA 92660 213/620-0213 e 1965
- Sutherland, John M., Jr.**, (F.S.A.), *Consulting Actuary*, 340 Main, Worcester MA 01608 617/791-1069 e 1965
- Sutherland, Donald R.**, *General Manager*, Pacific Retirement Consultant, 1602 The Alameda, Suite 103, San Jose CA 95126 408/280-1272 e 1976
- Sutton, William F, III.**, (F.S.A.), *Vice President/Senior Actuary*, Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600 e 1965
- Sutton Jr., Harry L.**, (F.S.A.), *Principal*, Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155 1965
- Sutton, Thomas C.**, (F.S.A.), *2nd Vice President*, Pacific Mutual Life Ins Co, 700 Newport Center Dr, Newport Beach CA 92660 714/640-3126 e 1973
- Swager, Richard E.**, (F.S.A.), *Vice President*, Blanch, E W Co, Northwestern Fin. Center, Minneapolis MN 55431 612/835-3310 1974
- Swaim, R Steven Jr.**, (A.C.A.), Howard E Nyhart Co Inc, 3505 N Washington Blvd, Indianapolis IN 46205 317/923-2391 e 1966
- Swanick, Glenn R.**, (F.S.A.), *Director of Corporate Planning*, Imperial Life Assurance Co, 95 St Clair Avenue, West, Toronto Ont, Canada M4V1N7 416/923-6661 e 1969
- Swanson, F Gilbert.**, (F.S.A.), *2nd V P & Associate Actuary*, Union Mutual Life Ins Co, 2211 Congress St, Portland ME 04112 207/780-2236 1965

	Enrolled
Swanson, Robert H. , <i>Vice President & Actuary</i> , Old American Insurance Company, 4900 Oak Street, Kansas City MO 64141 816/753-4900	1967
Swats, William F III , (A.S.A.), <i>Partner</i> , Bryan Pendleton Swats & McAll, 4205 Hillsboro Rd #A200, Nashville TN 37215 615/385-1640	e 1976
Sweeney, James L. , (A.S.A.), <i>Senior Actuarial Associate</i> , Munich American Reassur Co, Box 3210, Atlanta GA 30302 404/394-5665	1979
Sweeney, Marny E. , <i>Associate Manager</i> , Prudential Insurance Company, 5757 Wilshire Blvd, Los Angeles CA 07101 201/877-6000	e 1976
Sweeney, Theodore A. , (M.C.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 1080 Green Bay Rd, Lake Bluff IL 60044 312/234-3400	e 1969
Sweetser, Edward H. , (F.S.A.), <i>Sr VP in Chrg of Ind Ins Admin</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-5023	1965
Swender, David J. , (F.S.A., A.F.A.A.), <i>2nd Vice President Corp. Dev.</i> , Aid Assoc for Lutherans, 4321 N Ballard Road, Appleton WI 54919 414/734-5721	1969
Swenson, James R. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Group Pension Office, Florham Park NJ 07932 201/966-3016	e 1974
Swenson, Oscar , 849 San Pablo Drive, San Marcos CA 92069	1965
Swerdlin, Dorn H. , (F.S.A.), <i>Manager</i> , Coopers & Lybrand, 1200 Equitable Building, Atlanta GA 30303 404/658-1000	e 1976
Swerdlow, Laurence M. , (F.S.A.), <i>Asst Vice Pres & Asst Actuary</i> , Metropolitan Property & Liab, 700 Quaker Lane, Area 2B, Box 350, Warwick RI 02887 401/827-2512	1973
Swett, Robert E. , (F.S.A.), <i>Senior Vice President Admin</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	e 1965
Swick, George B. , (A.S.A., F.C.A.), <i>Chairman of the Board</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Swieicki, Michael , (A.S.A.), <i>Employers Life Ins of Wausau</i> , 2000 Westwood Drive, Wausau WI 54401 715/842-6886	e 1979
Swift, Richard A. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155	1969
Switzer, Vernon J. , (F.C.A.S.), <i>Asst Vice Pres & Hlth Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2475	1966
Sy, Leona U. , <i>Actuary</i> , William M Mercer Inc, 3 Embarcadero Center, Box 3880, San Francisco CA 94119 415/393-5300	e 1976
Symonds, Donna R. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979

Membership

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Enrolled

Szurek, James E., (A.S.A.), *Actuary*, William M Mercer Inc, 600 Grant St, Pittsburgh PA 15136 412/288-8829 e 1976

T

Tagoff, Ronald, (F.S.A.), *Actuarial Consultant*, Hall, Frank B & Co, 549 Pleasantville Road, Briarcliff NY 10510 914/769-9200 e 1979

Tallman, Richard H., (F.S.A.), Port Washington, BC, Canada V0N2T0 1965

Tan, Leonardo B., (A.S.A.), *Actuary*, Pioneer Life Assurance Corp, 108 Paseo De Roxas, Makati, Metro Manila, Philippines 1970

Tananbaum, David J., *President*, Natl Retirement Programs Inc, 200 Park Avenue, Suite 228E, New York NY 10017 e 1979

Tandul, Leonard E., (F.S.A.), *Supervising Actuary*, New York State Ins Dept, Life Ins/Companies Bureau, Two World Trade Center, New York NY 10047 212/488-5419 1966

Tani, Richard T., (A.S.A.), *Consultant*, A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9800 e 1976

Tannenbaum, Stanley, (F.S.A.), *Manager*, Deloitte Haskins & Sells, 1114 Ave of the Americas, New York NY 10036 212/790-0877 e 1977

Tarbell, Luther L., Jr., *2nd VP & Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 1965
203/277-0111

Tatge, Robert L., *Actuarial Vice-President*, Farm Bureau Life Insurance Co, 5400 University Avenue, W Des Moines IA 50265 1979
515/225-5744

Tatum, Samuel C., (A.S.A.), *Consulting Actuary*, 606 Elmwood Dr, Greensboro NC 27408 919/272-0832 e 1966

Tausch, Alan J., (F.S.A.), *Associate Actuary*, Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 1979
203/726-6416

Tavener, Leonard E., *Asst VP & Asst Actuary*, American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 1966
713/763-4661

Taylor, Charles A., (F.S.A.), 304 Virginia Ave, Richmond VA 23226 e 1965

Taylor, Frank C., (F.C.A.S.), *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 1979

Taylor, J. Eugene., (F.S.A.), 1131 Deerfield Road, Prescott AZ 86301 1965
602/778-1882

Taylor, Jane C., (F.C.A.S.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 1979
203/277-5931

Taylor, John R., (F.S.A.), *Executive Vice President*, Bankers Life Company, 711 High Street, Des Moines IA 50307 1965
515/247-5459

	Enrolled
Taylor, John W H , (F.S.A.), <i>Senior Vice President/Actuary</i> , Monumental Life Ins Co, Two East Chase Street, Baltimore MD 21202 301/685-2900	e 1971
Taylor, Robert H , (F.C.A., F.F.A.A.), <i>Partner</i> , Taylor Ballard & Co, 321 Third St E, Box 1385, Cedar Rapids IA 52406 319/366-1563	e 1965
Taylor, William J , (F.S.A.), <i>2nd Vice President & Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1965
Taylor, Wilson H , (F.S.A.), <i>Vice President</i> , Connecticut General Life Ins, Hartford CT 06152 203/726-6259	1969
Teasley, Larkin , (F.S.A.), <i>Executive Vice President</i> , Golden State Mutual Life Ins, Box 2332, Los Angeles CA 90018 213/731-1131	e 1967
Tebbetts, Edwin H , (F.S.A.), <i>Second Vice President</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 266-3700	e 1965
Teich, Howard I , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-3424	1968
Teichert, H Werner , (A.S.A.), <i>Executive Vice President</i> , Munich American Reassur Co, Box 3210, Atlanta GA 30302 404/394-5665	1966
Teiler, Art , (A.S.A.), <i>Actuary</i> , Summit National Life Ins Co, 1815 W Market St, Akron OH 44313 216/836-9551	e 1967
Teisberg, John E , (A.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr, Suite 600, Minneapolis MN 55420 612/854-1155	e 1976
Teitelbaum, Naftali , (F.S.A.), <i>Vice President & Actuary</i> , Executive Life Insurance Co, Executive Life Bldg, 9777 Wilshire Blvd., Beverly Hills CA 90212 213/273-4202	e 1966
Tellier, Robert N , <i>President</i> , Scott Tellier & Company Inc, 4131 N 24th St, Phoenix AZ 85016 602/264-0231	e 1976
Tepfer, Arthur H , (A.S.A.), <i>Consulting Actuary</i> , Jaffe & Assoc Ltd, 120 South Lasalle, Suite 2105, Chicago IL 60603 312/641-1515	e 1976
Teplitz, Marvin S , (A.S.A., F.C.A.), <i>Kass Germain & Company</i> , 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Terhune Jr, Harry , <i>Retirement Program Consultant</i> , Consolidated Edison Co, 4 Irving Place, New York NY 10003 212/460-2112	e 1977
Terne, Michael , (F.S.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1971
Ternoey, Brian C , <i>Director</i> , General American Life Ins Co, 701 Market St, St Louis MO 63103 314/231-1700	e 1976
Terry, James B , (F.S.A.), <i>Senior Actuary</i> , Meidinger & Assoc Inc, 60 State Street, Suite 520, Boston MA 02109 617/227-3400	e 1975

Membership

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Enrolled

Terry, Timothy N. , (A.S.A.), <i>Senior Actuarial Assistant</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-6563	1979
Terryberry, Wilfred W. , (F.S.A.), Keveney Lane, Yarmouth Port MA 02675	1965
Teufel, Patricia A. , (F.C.A.S.), <i>Senior Actuarial Assistant</i> , Aetna Insurance Company, 55 Elm Street, Hartford CT 06115	1979
Thacher, Charles , (A.S.A.), <i>President</i> , Thacher, C G & Associates Inc., 485 Madison Avenue, New York NY 10022 212/935-5820	e 1971
Thaler, Alan M. , (F.S.A.), <i>President</i> , Thaler, Alan M & Associates Inc, 6900 East Camelback Road, Suite 808, Scottsdale AZ 85251 602/941-0491	e 1965
Thau, Claude , (F.S.A.), <i>Associate Actuary</i> , Occidental Life Ins Co, 2101 Terminal Annex, Los Angeles CA 90051 213/742-2248	1977
Thexton, Peter M. , (F.S.A.), <i>Actuary</i> , Health Ins Assoc of America, 919 Third Avenue, New York NY 10022 212/486-5590	1966
Theysen, Sondra L. , <i>Associate Actuary</i> , McCready & Keene Inc, 8041 Knue Rd, Indianapolis IN 46250 317/849-4333	e 1976
Thiel, Theodore L. , <i>Senior Vice President/Actuary</i> , Standard Life Insurance Co, Box 1729, Jackson MS 39205 601/948-5300	1969
Thierman, Ronnie Susan , (F.S.A.), <i>Actuary</i> , The Wyatt Co, One Post Street, San Francisco CA 94549 415/986-6568	1979
Thiessen, Henry B. , (A.S.A.), 380 E Madison Avenue, Dumont NJ 07628	1969
Thimm, Gary G. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, 1500 Walnut Street, Philadelphia PA 19102	e 1979
Thissen, Francis C. , (F.S.A., A.C.A.), <i>Pension Actuary</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	e 1971
Thomas, B. Russell , (F.S.A.), <i>Actuary</i> , 860 Lake Shore Dr, Chicago IL 60611	e 1965
Thomas, Charles G. , (A.S.A.), <i>Assistant to the Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 91344 213/742-2111	e 1966
Thomas, David , (A.S.A.), <i>Associate Actuary</i> , Connecticut Mutual Life Ins Co, 140 Garden Street, Hartford CT 06115 203/549-4111	1966
Thomas, Dean A. , <i>Vice President</i> , Lincoln National Life Ins Co, 8585 N Stemmons Fwy #812, Dallas TX 75247 214/630-4151	1968
Thomas, James W. , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-2493	1965
Thomas, John B. , <i>Assistant Actuary</i> , Transamerica Insurance Corp, Box 54178, Los Angeles CA 90015 213/742-2249	e 1978
Thomas, Robert B. Jr. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Incorporated, 7540 LBJ Freeway, Dallas TX 75251 214/661-9047	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Thomas, William S. (F.S.A.), Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1965
Thompson, John S, Jr. (F.S.A.), <i>Supervisor Actuary</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-5593	1965
Thompson, John S, Jr. (F.S.A.), <i>Supervisor Actuary</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10047 212/488-5593	1965
Thompson, Allen B. , <i>Consulting Actuary</i> , 9 Highwood Way, Larchmont NY 10538	1967
Thompson, David M. (A.S.A.), <i>Vice President & Actuary</i> , Massachusetts Casualty Ins Co, 50 Congress Street, Boston MA 02109 617/742-4600	e 1968
Thompson, Donald A. (F.S.A.), <i>2nd VP & Pension Actuary</i> , Union Central Life Ins Co, Box 179, Cincinnati OH 45201 513/825-1880	e 1966
Thompson, E Malcolm. (A.S.A.), <i>Vice President</i> , Bily White & Lee Incorporated, 1770 St. James Place, Houston TX 77056 713/621-4662	e 1974
Thompson, Ernest M. , Miller Mason & Dickenson Inc, 233 N Michigan Ave, Suite 2227, Chicago IL 60601 312/856-0116	e 1977
Thompson, Fredick J. (F.S.A.), <i>General Manager & Actuary</i> , Exec. Compensation Consultant, 34 King Street East, Suite 400, Toronto, Canada M5C1E5 416/364-0181	e 1969
Thompson, Graham C. (A.S.A.), Box 750E Route 1, Punta Gorda FL 33950	1966
Thompson, Joe L. (F.S.A.), <i>Actuarial Vice President</i> , Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75080 214/824-0131	e 1975
Thompson, John B. (F.S.A.), <i>Vice President</i> , William M Mercer Inc, 300 N Charles St, Baltimore MD 21201 301/685-6688	e 1970
Thompson, John H. (A.S.A.), 410 Church Rd #33, Ojai CA 93023	1966
Thompson, John S. (F.S.A., F.C.A.S., F.I.A., F.F.A.), 109 East 81st Street, New York NY 10028	1965
Thompson, Joseph F. (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	1975
Thompson, Lloyd W. , <i>Consulting Actuary</i> , 503 Falmouth Street, Temple Terr. FL 33617 813/988-3270	e 1978
Thompson, Philip R. (A.C.A.S.), <i>Asst Vice Pres Statistics Mgr</i> , Federated Insurance Company, 129 E Broadway, Owatonna MN 55060	1966
Thompson, Robert D. (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 3400 Peachtree Rd NE, Atlanta GA 30326 404/261-7820	e 1974

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	Enrolled
Thompson, Stuart M. , (A.S.A., F.C.A.), <i>Vice Pres.</i> , Meidinger & Assoc Inc, 5744 LBJ Freeway, Suite 201, Dallas TX 75240 214/233-9928	e 1965
Thompson, Susan R. , (A.S.A.), 10516 Cedar Avenue, Fairfax VA 22030 703/591-3308	1977
Thompson, Willard A. , (F.S.A.), <i>Consulting Actuary</i> , Mansion House Center, 300 N 4th Street, St Louis MO 63102	e 1965
Thompson, William J. , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-7993	1977
Thomson, Allan L. , (A.S.A.), <i>Consultant</i> , Alt Actuarial Services, 1175 Queens Avenue, West Vancouver, BC, Canada 604/688-2231	1975
Thomson, Paul , (F.S.A.), 15 Gerthmere Dr, West Hartford CT 06110	1965
Thorne, Joseph O. , (A.C.A.S.), <i>Senior Actuarial Assistant</i> , Travelers Insurance Company, One Tower Square, Hartford CT 06115	1979
Thorndwaite, Wilfred L. , (F.S.A.), <i>Second Vice President</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1945	e 1974
Thurau, Russel W. , (A.S.A., F.C.A.), Tillinghast Nelson & Warren, 814 Carillon Tower E, Dallas TX 75240 214/233-9684	e 1966
Tierney, John P. , (A.C.A.S.), <i>Asst. Actuary & Asst. Director</i> , Commercial Union, 1 Beacon Street, Boston MA 02108	1979
Tierney, Michael J. , (A.S.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 815 S Main St, Jacksonville FL 32207 904/398-5661	e 1976
Tierney, Thomas P. , (F.S.A.), <i>Managing Consultant</i> , Alexander & Alexander Inc, 60 State Street, Boston MA 02109 617/723-9100	e 1974
Tiffany, Carl A. , (F.C.A., F.F.A.A.), <i>President & Chairman</i> , Rushmore Mutual Life Ins Co, 613 Ninth St, Rapid City SD 57701 605/342-6600	e 1965
Tilford, Jeffrey K. , (A.S.A.), <i>Actuary</i> , Capital Holding Corporation, Commonwealth Bldg, Box 32830, Louisville KY 40232 502/584-8157	1979
Till, Ronald L W. , (F.S.A.), <i>Actuarial VP Canada</i> , Confederation Life Ins Co, 321 Bloor St E, Toronto Ont, Canada M4W1H1 416/967-8111	1967
Tiller, John E. , (F.S.A.), <i>Second Vice President/ Actuary</i> , Occidental Life Ins Co, Box 2101 Terminal Annex, Los Angeles CA 92267 213/742-3380	1977
Tilley, James A. , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-2705	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Tillinghast John P. , (F.S.A.), 4215 Gulf of Mexico Dr, Longboat Key FL 33548	1965
Tillotson, Don C. , 13010 Leeds Ct E-9, Tampa FL 33612	1966
Timmons, Peter G. , (F.S.A.), Coopers & Lybrand, 100 Federal Street, 21st Floor, Boston MA 10707 617/423-4200	e 1900
Timpe, Ronald E. , (F.S.A.), <i>Asst Vice Pres Group Pension</i> , Standard Insurance Company, Box 711, Portland OR 97207 503/248-2758	1969
Tine, Michael P. , (F.S.A.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/227-0111	1973
Tinker, Stuart E. , (F.S.A.), 2909 46th St, Des Moines IA 50310	1965
Tinney, Douglas H. , (F.S.A.), Towers Perrin Forster & Crosby, 600 Third Ave, New York NY 10016 212/661-5080	e 1970
Tino, Paulette. , (A.S.A.), <i>Actuary</i> , Internal Revenue Service, 1111 Constitution Ave NW, Washington DC 20224	e 1966
Tobin, Harold B. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	1977
Tobin, Vincent M. , (F.S.A., F.C.A.), <i>Vice President</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
Tobleman, Dennis R. , (A.S.A.), <i>Actuarial Associate</i> , American National Ins Co, One Moody Plaza, Galveston TX 77550 515/280-1331	1979
Todasco, Rosemary. , <i>Actuarial Consultant</i> , Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 10707 312/648-1133	e 1976
Tofte, Roy D. , <i>Associate Actuary</i> , American Security Life Ins Co, Box 2341, San Antonio TX 78298 512/227-1281	1967
Toher, Thomas. , (F.S.A.), <i>Asst Vice President & Actuary</i> , William M Mercer Inc, 10 Lafayette Sq, Buffalo NY 14203 716/854-7290	e 1975
Tollerud, Joyce A. , (F.S.A.), <i>Staff Actuary</i> , Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7014	1979
Tolman, John. , (A.C.A.), Route 6, Caldwell OH 43724	1966
Tom, Judy. , (A.S.A.), <i>Actuarial Assistant</i> , Amer Telephone & Telegraph Co, P O Box 2016, Room 4A1130, New Brunswick NJ 08903 201/699-7496	e 1976
Tomba, Peter M. , (F.S.A.), 13 Oak Place, Bergenfield NJ 07621	e 1965
Tompson, Schuyler W. , (F.S.A.), Peat Marwick Mitchell & Co, 345 Park Avenue, New York NY 10022 212/758-9700	e 1966
Tookey, Robert C. , (F.S.A., F.C.A.), <i>President</i> , Robert Tookey Associates Inc, 251 S Lake Ave, Pasadena CA 91101 213/795-4821	e 1965
Toothman, Michael L. , (F.C.A.S.), <i>Vice President & Actuary</i> , Great American Surplus Lines, 10495 Montgomery Road, Cincinnati OH 45242 513/579-2555	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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	Enrolled
Topf, Norman A. , (A.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Avenue, Englwd Cliffs NJ 07632 201/567-0001	e 1969
Toren, Chester J. , (A.C.A.S.), <i>Asst Vice President & Actuary</i> , Zurich American Ins Co, 111 West Jackson Blvd, Chicago IL 60604 312/987-2377	1967
Torgrimson, Darvin A. , (A.C.A.S.), <i>Asst. Vice President & Actuary</i> , Metropolitan Property & Liab, 700 Quaker Lane, Box 350, Warwick RI 02887 401/827-3172	1968
Tornay, George F., Jr. , <i>Consultant</i> , The Wyatt Co, 90 Park Avenue, New York NY 10016 212/557-0475	e 1971
Torrance, Selwyn , (*A.S.A., F.I.A.), <i>Actuary</i> , William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-2000	e 1971
Tosch, Charles E. , (A.S.A.), 110 Water Oak Lane, Altamonte Spg FL 32701	e 1966
Toussaint, Robert C. , (A.S.A., F.C.A.), <i>Reviewing Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Tovson, Orrin S. , (F.S.A.), <i>Research Actuary</i> , American United Life Ins Co, One W 26th St, Box 368, Indianapolis IN 46208 317/927-1686	1966
Towne, Alanson , <i>Executive Vice President</i> , American Health & Life Ins Co, 201 S Ave, Poughkeepsie NY 12601 914/473-2833	1970
Towne, Robert J. , (F.S.A.), 164 Main St, Yarmouth ME 04096 207/846-4204	e 1965
Townsend, Frederick S. , (A.S.A.), <i>General Partner</i> , Conning & Co, 41 Lewis St, Hartford CT 06103 203/527-1131	1969
Townsend, William L. , (F.S.A.), <i>Vice President & Actuary</i> , Lamar Life Insurance Company, Box 880, 317 East Capital Street, Jackson MS 39205 601/354-5481	1978
Towry, Terence N. , (F.S.A.), <i>Vice President, Reinsurance</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06033 203/278-1212	e 1971
Toy, Gerald G. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 520 S W Yamhill St, Portland OR 97204 503/227-0634	e 1965
Tozer, William T. , (F.S.A.), <i>Vice President & Actuary</i> , Kentucky Central Life Ins Co, Kincaid Towers, 200 East Main Street, Lexington KY 40507 606/253-5111	e 1966
Trapnell, Gordon R. , (F.S.A.), <i>President</i> , Actuarial Research Corp, 900 S Washington St, Suite 110, Falls Church VA 22046 703/536-2242	e 1965
Trapp, Peter P. , (F.S.A.), <i>Vice President & Actuary</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7072	e 1974
Traverso, David , (A.F.A.A.), Fidelity Mutual Life Ins Co, Box 7318, Philadelphia PA 19101 215/585-8378	e 1977

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	Enrolled
Travnicek, Gary E. (A.S.A.), <i>Consulting Actuary</i> , Wakely & Assoc Inc, 1467 Belleair Rd, Clearwater FL 33516 813/584-8128	1979
Trawinski, Robert , (F.S.A.), 80 Ball Road, Mountain Lake NJ 07046 201/335-9814	1977
Trees, John S. (A.C.A.S.), <i>Group Vice President</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-5550	1967
Trent, Samuel E. (F.S.A.), <i>Assistant Group Actuary</i> , Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1961	1979
Trenton, Thaddeus W. (F.S.A.), <i>Senior Assistant Actuary</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311	1972
Trerice, Thomas N. (F.S.A.), <i>Actuarial Associate</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2450	1979
Tressel, Harry K. (A.S.A.), <i>Associate Actuary</i> , Tressel, H S & Associates, 10 South La Salle Street, Room 1300, Chicago IL 60062 312/372-4020	1979
Tressel, Harry S. (F.C.A.), H S Tressel & Assoc, 10 S Lasalle St, Chicago IL 60603 312/372-4020	1965
Tretowicz, Richard A. (F.S.A.), <i>Vice President & Actuary</i> , Farmers & Traders Life Ins, 960 James St, Syracuse NY 13201 315/471-5656	e 1972
Trevarthen, Margaret A. (F.C.A.), <i>Actuary</i> , Pension Benefit Guaranty Corp, 205 Yoakum Parkway Bldg, 2-1825, Alexandria VA 22304 202/254-4851	e 1965
Trindle, David B. (F.S.A.), <i>Vice President & Corp Actuary</i> , Transport Life Ins Co, 714 Main Street, Fort Worth TX 76102 817/335-9521	1979
Triplett, Goerge H. (A.C.A.), Ponte Verde Apt 14 Dcbe, Granbury TX 76048	1966
Trist, John R W. (F.C.A.S.), <i>Actuary</i> , INA Insurance Company, 1600 Arch Street, Philadelphia PA 19101 215/241-4000	1965
Trotta, George B. (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2211	1965
Trowbridge, C L. (F.S.A.), <i>Professor of Actuarial Science</i> , University of Michigan, Graduate School of Bus., Ann Arbor MI 48104 313/764-2552	e 1965
Trudeau, Donald E. (F.C.A.S.), <i>VP & Controller</i> , American Mutual Liab Ins Co, Wakefield MA 01880	1965
Trudeau, Rene E. (F.S.A.), <i>Assistant Actuary</i> , National Life Assurance Co, 522 University Avenue, Toronto Ont, Canada M5G1Y7 416/598-2122	1979
Trudel, Claude J. (F.S.A.), <i>SrVP</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/223-3431	1965
True, Wendell C. (F.S.A.), <i>Vice President & Actuary</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	1965

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Enrolled

Tsai, Cheng-Shin , (A.S.A.), <i>Actuarial Assistant</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 11375 212/578-2211	1979
Tsui, Teresa T , (A.S.A.), <i>Project Supervisor</i> , Alexander & Alexander Inc, 3565 Piedmont Road NE, Atlanta GA 30305 404/261-3400	1979
Tu, Paul P C , (A.S.A.), Southwestern Life Ins Co, Box 2699, Dallas TX 75221 214/655-5111	1979
Tucker, Lyman R , (F.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1965
Tucker, Matt , (F.S.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 815 S Main St, Jacksonville FL 32207 904/398-5661	1969
Tucker, Michael , (A.S.A.), <i>Assistant Actuary</i> , Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/753-7000	1979
Tucker, Russell B , (F.S.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 814 Carillon Tower E, Dallas TX 75240 214/233-9684	1976
Tucker, Samuel , (A.S.A.), <i>Actuary & Secretary</i> , Church Life Ins Corporation, 800 Second Avenue, New York NY 10017 212/661-6700	1966
Tucker, Thomas F , <i>Vice President</i> , Victor O Schinnerer & Co Inc, 55 East Jackson Blvd., Chicago IL 60604 312/663-3631	1967
Tulin, Stanley B , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 150 Strafford Avenue, Wayne PA 19087 215/687-5644	1975
Tulloch, John A , (F.S.A., F.C.A.), <i>Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Ave, New York NY 10016 212/689-4100	e 1969
Tuma, Jerry A , <i>Consultant</i> , The Wyatt Co, 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976
Tuohy, Michael R , (*A.S.A., F.I.A., F.C.A.), <i>Vice President</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road N.E., Tower Place, Atlanta GA 30326 404/261-5420	1978
Turberg, Phillip A , (F.S.A., A.F.A.A.), <i>President</i> , Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1965
Turner, Catherine R , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 55408 201/877-7259	1979
Turner, Edward A , (A.S.A.), <i>Assistant Actuary</i> , Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 919/725-7261	1979
Turner, J Philip , (*A.S.A., F.I.A.), <i>Actuary</i> , Hanson, J Ross Inc, 1133 15th Street, NW, Washington DC 20005 202/785-4995	e 1979
Turner, John G , (F.S.A.), <i>Senior Vice President</i> , Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5432	1969
Turner, M Paul , <i>Consulting Actuary</i> , Employee Benefit Specialists, 7100 North Broadway, Penthouse Building Six, Denver CO 80221 303/428-2147	e 1976

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	Enrolled
Turner, Philip C. , (F.S.A.), <i>Actuary</i> , Duncan C Fraser & Co, 1133 15th Street #206, Washington DC 20005 202/785-4992	1968
Turner, Samuel H. , (F.S.A., A.I.A., F.C.A.), <i>Principal</i> , Tillinghast Nelson & Warren, 3340 Peachtree Road N.E., Atlanta GA 30326 404/261-5420	1970
Turnquist, Jack M. , (F.S.A., F.C.A.), Tillinghast Nelson & Warren, 814 Carillon Tower E, 13601 Preston Rd, Dallas TX 75240 214/233-9684	1965
Turoff, John H. , (F.S.A., A.I.A.), <i>Assistant Mathematician</i> , John Hancock Mutual Life Ins, John Hancock Pl. Box 111, Boston MA 02117 617/421-4329	1966
Tuttle, Gail L. , (A.S.A.), <i>Controller</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2641	1966
Tuttle, Jerome E. , (A.C.A.S.), <i>Assistant Actuary</i> , Crum & Forster Insurance Co, Box 2387, Morristown NJ 07960	1979
Tverberg, Gail E. , (F.C.A.S.), <i>Director & Actuary Prop Liab</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4925	1976
Twinney, Marc M. , (F.S.A., A.I.A., M.C.A.), <i>Manager Pension Dept</i> , Ford Motor Company, World Hdqtrs Rm 838, Dearborn MI 48121 313/322-9128	e 1966
Twiss, Lorraine T. , Hooker & Holcombe Inc, 65 Lasalle Rd, West Hartford CT 06107 203/521-8400	e 1976
Twomey, Leonard N. , <i>Twomey, Leonard N</i> , 7 Ridgewood Dr, Frankfort IN 46041	1966
Tyler, James R. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 150 Strafford Ave, Wayne PA 19087 215/687-5644	1978
Tyler, William K. , (F.S.A.), <i>Second Vice President</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1974

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Uchitel, Mikel R. , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400	e 1974
Uhthoff, Dunbar R. , (F.C.A.S.), <i>Uhthoff, Dunbar R (Retired)</i> , 2196 NW Fork Rd, Stuart FL 33494	1965
Ullman, Richard E. , (F.S.A.), <i>Director of Actuarial Services</i> , Blue Cross/Blue Shield of Ny, 3 Park Avenue, New York NY 10016 212/481-2463	e 1967
Umali, Roman T. Jr. , (A.S.A.), <i>Actuarial Manager</i> , A S Hansen Inc, 711 Louisiana Street, Ste 1000, Pennzoil Plaza, Houston TX 77002 713/228-7591	e 1979
Umstead, Richard D. , (F.S.A.), <i>Actuary</i> , Dilts, Charles R Assoc, 305 Guaranty St.Bk Bldg, Durham NC 27701 919/688-8913	e 1966
Underhill, Nan , <i>Actuarial Consultant</i> , Adcock & Adcock Incorporated, Box 506, Riverview FL 33569 813/735-4079	e 1976

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Enrolled

- Underwood, Charles M II**, (F.S.A.), *Actuary*, Puritan Life Insurance Company, 245 Waterman Street, Providence RI 02901 401/456-6650 1973
- Ungar, Leta**, (A.S.A.), *Assistant Actuary*, Equitable Life Assur Soc, 1285 Ave of the Americas, New York NY 10019 212/554-3017 1979
- Unruh, H C**, (F.S.A.), *Chairman of Board*, Provident Life & Accident Ins, Fountain Square, Chattanooga TN 37402 615/755-1213 1965
- Upchurch, Garland R**, *Sr Vice President & Actuary*, United Educators Life Ins Co, 160 Speen St, Framingham MA 01701 617/872-3548 1967
- Upstill, Krystyna H**, *Actuary*, Coates Herfurth & England, 320 California Street, San Francisco CA 94104 415/433-4440 e 1977
- Utter, Robert G**, (F.S.A.), *Associate Actuary*, Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5494 e 1971
- Uzzell, Betsy K**, (A.S.A.), *Senior Product Analyst*, CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-5228 1979

V

- Valerius, Nels M**, (F.C.A.S.), 94 Maple Hill Avenue, Newington CT 06111 1965
- Valliere, Cheryl A**, *Pension Consultant*, William M Mercer Inc, 222 S Riverside Plaza, Suite 5575, Chicago IL 60606 312/648-6000 e 1976
- Van Ark, William R**, (A.S.A., A.C.A.S.), *Actuarial Assistant*, Argonaut Insurance Company, 250 Middlefield Road, Menlo Park CA 94025 415/326-0900 1979
- Van Cleave, Marvin E**, (A.C.A.S., A.C.A.), *Asst Deputy Commissioner*, Office of the Ins Commissioner, State of Wisconsin, 123 West Washington Ave., Madison WI 53702 608/266-8537 1966
- Van House, Charles L**, (A.C.A.), 6338 Ansel Court, Buford GA 30518 1966
- Van Mieghem, Daniel J**, *Integrated Pension Services*, 1512 11th Street, Suite 203, Santa Monica CA 90404 e 1976
- Vanbuskirk, Charles**, (F.S.A.), *Actuary*, Horace Mann Life Insurance Co, 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500 1979
- Vance, Jerome H**, (F.S.A.), *Coopers & Lybrand*, 1200 Equitable Bldg, Atlanta GA 30308 404/658-1000 1969
- Vandercook Jr, Lynn B**, *Consultant*, 19016 Riverton St, Olney MD 20832 e 1976
- Vanderhoof, Irwin T**, (F.S.A., A.C.A.S., A.I.A.), *Senior Vice President*, Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-3867 e 1965
- Vanderscoff, David P**, (F.S.A.), *President*, Northern National Life Ins Co, 1022 Divide Avenue, Box 580, Bismarck ND 58501 701/223-6444 e 1975
- Vanfleet, Geo**, (F.C.A.), 1803 Exposition, Austin TX 78703 1965

	Enrolled
Vankeuren, Donald J. (F.S.A.), 79 Ridge Road, Glen Rock NJ 07452	1965
Vann, Thomas P. (F.S.A.), <i>Associate Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2442	1975
Vannier, Lyle (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Sts, Lincoln NE 68501 402/467-1122	e 1976
Vanslyke, Oakley E. (A.S.A., A.C.A.S.), <i>Consulting Actuary</i> , Warren, McVeigh & Griffin, 1420 Bristol Street, North, Newport Bch CA 92660 714/752-1058	1979
Vanwiggeren, Cheryl E. (F.S.A.), Yaffe & Offutt Assoc Inc, 814 Mercantile Bank &, Trust Bldg., Baltimore MD 21201 301/332-1166	e 1979
Varcoe, F Turner (A.S.A.), 1322 Simwood Pl, Jackson MS 39211 601/362-6265	e 1966
Varga, George J. (F.S.A.), 632 N Samoran Boulevard, Winter Park FL 32792	1965
Varney, Maurice E. <i>V P & Chief Operating Officer</i> , Pacific Union Assurance Co, Three Embarcadero Center, Suite 200, San Francisco CA 94111 415/445-2880	1971
Vas, Elizabeth M. 196 E 75th St, New York NY 10021	1976
Vaskas, Bernardette T. <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Vasquez, Ralph A. (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-3105	1970
Vath, Robert A. (A.S.A.), <i>Computer Systems Manager</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	1968
Vaughn, David A. <i>Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1976
Vaughn, Roger L. (F.S.A.), <i>Vice President & Actuary</i> , Boone & Company, Box 66, Winston-Salem NC 27102 919/723-7991	e 1978
Vaught, John E. (F.S.A.), <i>Sr Vice President & Actuary</i> , Hall, Frank B & Co, 549 Pleasantville Rd, Briarcliff Mnr NY 10510 914/769-9200	e 1971
Vautravers, Richard W. (F.S.A.), <i>Second Vice President/Actuary</i> , Bankers Life Ins of Nebraska, Cotner & O Street, Lincoln NE 68501 402/467-1122	1974
Vazquez-Cruz, Ruperto (A.C.A.), <i>Professor</i> , University of Puerto Rico, Box 22872, San Juan 809/761-5479	1967
Vedros, Louis A. Jr. (A.S.A.), <i>Staff Consulting Actuary</i> , Tillinghast Nelson & Warren, 4900 Veterans Boulevard, Suite 312, Metairie LA 70002 504/885-2045	1979
Vehec, Robert F. (F.S.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/893-0270	1971

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Enrolled

Veit, Kenneth P. , (F.S.A.), <i>Vice President/ Life Products</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06156 203/273-6576	e 1967
Velazquez, Philip A. , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-4357	1977
Velleman, Susan J. , (F.S.A., M.C.A.), <i>Vice President</i> , William M Mercer Inc, 200 Clarendon Street, Boston MA 02116 617/421-0427	e 1976
Venetakis, Basil , (A.C.A.), <i>President</i> , Actuarial-Pension Services Inc, 307 N Michigan Avenue, Chicago IL 60601 312/332-0496	e 1971
Venouziov, Aaron , <i>Vice President</i> , Dattair Pension Services Inc, 35 E Wacker Dr, Chicago IL 60601 312/641-2522	e 1977
Venter, Gary G. , (F.C.A.S.), <i>Actuarial Director</i> , Prudential Reinsurance Company, Box 908, Newark NJ 07101 201/877-7740	1979
Verhage, Paul A. , (F.C.A.S.), <i>Vice President & Actuary</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/344-2345	1966
Verne, Peter D. , <i>Assistant Vice President</i> , Edward H Friend & Co, 1800 K St N W, Washington DC 20006 202/785-9080	e 1976
Vernier, Ronald W. , (A.S.A.), <i>Travelers Insurance Company</i> , One Tower Sq, Hartford CT 06115 203/277-0111	1975
Verrier, Patricia A. , <i>Legal Assistant</i> , Conahan & Conahan, 745 Forst St, Honolulu HI 96813 808/531-5906	e 1976
Vetter, Lester H. , (A.S.A.), 911-D Ronda Sevilla, Laguna Hills CA 92653	1966
Vicino, Gerard A. , (F.S.A.), 96 Coronado Drive, Newington CT 06111	1965
Victor, David J. , (F.S.A.), Box 235, Wendell MA 01379	1970
Vietro, Carl F. , 15 Norcross Street, Rockville Ctr NY 11570	1966
Villa, Bernard J. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Ave, Area 8Z, New York NY 10010 212/578-3391	1966
Vincent, B J. , <i>President</i> , B J Vincent Co Ltd, 820 Mount Pleasant Road, Toronto Ont, Canada M4P2L2 416/481-5681	e 1976
Vincent, Lewis A. , (F.C.A.S.), Carter Road, Box 9, New London NH 03257	1965
Vodopich, Donald R. , <i>President</i> , Philibert & Vodopich, Box 12031 Northside Sta, 1218 West Paces Ferry Rd., Atlanta GA 30305	1969
Vogel, Jerome F. , (A.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Mutual Auto Ins Co, One State Farm Plaza, Bloomington IL 61701 309/662-2311	1977
Vogel, Julius , (F.S.A.), <i>Senior Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6523	1965
Vogl, Joseph M. , (F.S.A.), William M Mercer Inc, 515 Olive Street, St Louis MO 63101 314/444-1212	e 1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Vogt, Andrew , (F.S.A.), <i>Vice President Actuary</i> , Standard Life Ins of Indiana, 300 East Fall Creek Blvd, Indianapolis IN 46205 317/923-2425	e 1965
Vojtik, Peter C , (A.S.A.), <i>Actuary</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1977
Vonesh, James F , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St NW, Washington DC 20006 202/452-0660	e 1977
Vongeldern, Robert H , (F.S.A.), <i>2nd V P & Actuary</i> , Home Life Insurance Co, 253 Broadway, New York NY 10007 212/233-6400	1966
Vonwallmenich, Theodore , (F.S.A.), <i>Associate Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3534	1973
Vora, Shantilal A , (*A.S.A., F.I.A., F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , Bruce & Associates, 916 Sherwood Dr, Lake Bluff IL 60044 312/295-6200	e 1967
Vorkapich, Michael L , (A.S.A.), <i>Consulting Actuary</i> , Coates & Crawford Inc, 114 Sansome St Ste 1123, San Francisco CA 94104 415/421-6810	e 1976
Vose, Robert W , (F.S.A.), <i>Associate Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7009	1965
Voss, Carl W , (A.S.A., M.C.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 130 East Randolph Drive, Chicago IL 60601 312/454-3010	e 1975

W

Waaser, George T , (A.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1966
Wachspress, Howard , (F.S.A.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-3722	1965
Wade, John , (F.S.A.), <i>Consulting Actuary</i> , 12310 Brentfield Drive, Reno NV 89511 702/825-6250	1969
Wade, Roger C , (A.C.A.S.), Frank B Hall & Co, 549 Pleasantville Rd, Briarclif Mnr NY 10510 914/769-9200	1971
Wade, Terry R , (A.S.A.), <i>Assistant Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2658	1979
Wagner, Alfred J , (A.S.A.), Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 10019 212/554-1234	1966
Wagner, Edward W , (A.F.A.A.), <i>Consultant</i> , Box 553, Grand Rapids MN 55744 218/326-1715	1970
Wagner, Ehrhardt H , 2049 Buckingham Rd, Richardson TX 75080	1966

Membership

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Enrolled

Wagner, Russell L. , (F.S.A.), <i>Chairman of the Board</i> , National Life & Accident Ins, National Life Center, Nashville TN 37250 615/749-1000	1965
Wagner, Virgil D. , (F.S.A., A.C.A.), <i>Associate Actuary</i> , American Council of Life Ins, 1850 K Street N.W., Washington DC 20006 202/862-4165	1966
Wagoner, George B Jr. , (A.S.A.), Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 919/725-7261	1979
Wahlberg, Dean A. , (F.S.A.), <i>Vice President & Actuary</i> , Minnesota Mutual Life Ins Co, 345 Cedar St, St Paul MN 55101 612/298-3666	e 1965
Wahlstrom, Richard W. , (A.S.A., F.C.A.), <i>Actuary</i> , Johnson & Higgins, Financial Center, Seattle WA 98020 206/292-1900	e 1969
Wain, Christopher H. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6655	1965
Waite, John L. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc, 255 Public Ledger Bldg, Philadelphia PA 19102 215/923-5300	e 1971
Waites, G Frank. , (F.S.A., F.C.A.), 1021 Lemon Street, Menlo Park CA 94025	e 1965
Wakely, David N. , (F.S.A.), Wakely & Assoc Inc, 1467 Belleair Rd, Clearwater FL 33516 813/584-8128	e 1965
Walczak, Dave. , (A.S.A.), <i>Staff Actuary</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4358	1979
Waldhauser, Cathy H. , (A.S.A.), <i>Assistant Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2017	1979
Waldman, Robert H. , (A.C.A.S.), <i>Associate Actuary & Manager</i> , Insurance Services Office, 160 Water Street, New York NY 10038	1979
Waldorf, James R. , <i>President</i> , National Financial Association, 7800 Banner Drive, Suite 445, Dallas TX 75251 216/453-7759	e 1976
Waldron, Charles M. , (A.S.A.), Union Mutual Life Ins Co, 2211 Congress St, Portland ME 00000 207/780-2211	1979
Walker, Barrett J. , (F.S.A.), <i>Executive Vice President</i> , Canada Life Assurance Company, 330 University Ave, Toronto Ont, Canada M5G1R8 416/597-1456	1966
Walker, Charles N. , (F.S.A.), <i>Vice President</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700	1965
Walker, Darrel E. , (A.C.A.), <i>Director Group Pension Sales</i> , Northwestern National Life Ins, 20 S Washington Avenue, Minneapolis MN 55440 612/372-5421	e 1971
Walker, Gerald T. , (F.S.A.), <i>Sr Vice President Grp Operation</i> , Western Life Ins Co, Box 43271, St Paul MN 55164 612/738-4330	1970
Walker, Harry. , (F.S.A.), 3215 S Ocean Blvd Apt 901, Highland Bch FL 33431	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Walker, La Mar , (A.S.A.), <i>Vice President & Actuary</i> , Grange Mutual Life Company, 1212 12th Avenue, Nampa ID 83651 208/466-7858	1979
Walker, Margaret , (F.S.A., F.F.A.), 516 C Calle Aragon, Laguna Hills CA 92653	1965
Walker, Paul S , (F.S.A.), <i>Vice President & Actuary</i> , Covenant Life Insurance Co, 99 Woodland Street, Box 1169, Hartford CT 06101 203/249-9341	1976
Walker, Ralph P , (F.S.A.), <i>Vice President & Actuary</i> , Wisconsin National Life Ins, 220 Washington Avenue, Oshkosh WI 54901 414/235-0800	e 1965
Walker, Robert W , (F.S.A.), 5402 W Parkview Dr, Mequon WI 53092	1965
Walker, Winston W , (F.S.A.), <i>Vice President</i> , Provident National Assurance, Chattanooga TN 37443 615/755-1176	1978
Wall, Robert H , (A.S.A.), <i>Second Vice President/Actuary</i> , US Life Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	1966
Wall, W Rae , <i>Actuary</i> , 3901 W Friendly Ave, Greensboro NC 27410 919/275-9681	1966
Wallace, George E , (F.S.A.), <i>Senior Vice President</i> , John Hancock Mutual Life Ins, John Hancock Plaza, Box 111, Boston MA 02117 617/421-2883	1965
Wallace, George R , (F.S.A.), <i>Vice President & Actuary</i> , Zurich Life Ins Co of Canada, 188 University Avenue, Toronto, Canada M5H3C4 416/593-4444	1966
Wallace, Joseph J , (A.S.A.), <i>Chief Actuary</i> , Guarantee Trust Life Insurance, 2537 West Montrose Avenue, Chicago IL 60618	e 1969
Wallace, M G Roy , (F.S.A.), <i>Consulting Actuary</i> , 220 South Avenue, Weston MA 02193 617/899-0385	e 1965
Wallace, Robert E , (F.C.A.), <i>Benefit Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1965
Walls, Charles , (F.S.A.), Daskais & Walls Inc, 2 N Riverside Plaza, Chicago IL 60606 312/648-7430	e 1966
Walmsley, Howard C , (F.S.A.), <i>Financial Management Info.</i> , Ohio National Life Ins Co, Box 237, Cincinnati OH 45201 513/861-3600	1965
Walsh, Alan D , (A.S.A.), <i>Vice President</i> , Tomenson-Alexander, Ltd Associates, 200 Granville Street, Suite 1710, Vancouver, Canada V6C1S4 403/263-4032	e 1979
Walsh, Albert J , (F.C.A.S.), <i>Vp & General Manager</i> , Automobile Club of So Calif, 2601 S Figueroa Street, Los Angeles CA 90007 213/741-3427	1965
Walsh, James P , <i>Vice President</i> , Pension & Group Consultants, 6 E 4th St Rm 900, Cincinnati OH 45202 513/621-6631	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Membership

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Enrolled

Walsh, James P. , (F.S.A.), <i>President</i> , Kansas City Life Ins Co, Box 139, Kansas City MO 64141 816/743-7000	1979
Walsh, Thomas G. , (F.S.A.), <i>Vice President & Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1970
Walsh, William J. , (F.S.A.), <i>Actuarial Director</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/877-6000	1975
Walter, Alfred A. , (F.S.A.), <i>Vice President</i> , North American Reassurance Co, 245 Park Avenue, New York NY 10017 212/949-6000	1965
Walters, Mavis A. , (F.C.A.S.), <i>Vice President</i> , Insurance Services Office, 910 17th Street, NW, Suite 522, Washington DC 20006 202/466-2800	1974
Walters, Michael A. , (F.C.A.S.), <i>Sr Vice President & Actuary</i> , Insurance Services Office, 160 Water St, C/O Michael Walters, New York NY 10038 212/487-4601	1973
Walton, Kingsley , (F.S.A.), <i>Consulting Actuary</i> , Kingsley Walton, 1716 Micheltorena Street, Los Angeles CA 90026 213/660-3599	1970
Wang, Andrew B. , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	1979
Wang, I-Chieh E. , (A.S.A.), <i>Actuarial Assistant</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06066 203/277-0111	1979
Wang, Richard T. , (A.S.A.), <i>Assistant Actuary</i> , Liberty Life Assurance Company, 175 Berkeley Street, Boston MA 02117 617/357-9500	1979
Wangberg, Patricia L. , (F.S.A.), <i>Assistant Vice President</i> , Lutheran Mutual Life Ins Co, Heritage Way, Waverly IA 50677 319/352-4090	1979
Ward-Smith, Kenneth , <i>Sr Vp & Chief Actuary</i> , Life & Casualty Ins Co., Life & Casualty Tower, Nashville TN 37219 615/244-9300	1966
Ward, Earl , (A.S.A.), <i>Individual Hlth & Grp Actuary</i> , Mutual Security Life Ins Co, 3000 Coliseum Boulevard E, Fort Wayne IN 46805 219/484-0511	1966
Ward, Robert G. , (F.S.A.), <i>Sr. Vice President-Ins Oper</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139 215/472-5000	1965
Ward, William D. , (A.S.A.), <i>Director Statutory Policy</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	c 1966
Ward, William F. , (F.S.A.), 21 College Ave, Upr Montclair NJ 07043	1965
Ware, John K. , (F.S.A.), A S Hansen Inc, 555 California Street, Suite 2635, San Francisco CA 94104 415/986-0922	e 1974
Ware, Philip A. , (F.S.A.), <i>Assistant Actuary</i> , National Life Ins Co, National Life Dr, Montpelier VT 05602 802/229-3333	1979

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Wargo, Richard S. , <i>Consultant</i> , Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122 216/921-2900	e 1976
Warner, David T. , (F.S.A.), <i>VP - Underwriting</i> , Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19101 215/472-5000	1966
Warnock, Paul F. , (F.S.A.), <i>Associate Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2445	1978
Warnock, R Larry , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Tower Place, Atlanta GA 30326 404/261-5420	1976
Warth, Robert , (F.S.A.), <i>Dir Advanced Life Underwriting</i> , State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701 309/662-2233	1971
Warthen, Thomas V. , (F.C.A.S.), <i>Actuary</i> , Towers Perrin Forster & Crosby, 1500 Market St, Philadelphia PA 19102 215/563-4500	1977
Wassell, Edmund J. , <i>Senior Consultant</i> , The Wyatt Co, 233 S Wacker Dr, Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1977
Wasserman, Forrest , (A.C.A.S.), <i>Secretary Specialty Lines Mgr.</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115	1979
Waters, James J. , <i>Executive Vice President</i> , Ogle & Waters Inc, Box 14428, St Petersburg FL 33733 813/577-2884	e 1977
Watkins, Leroy T. , (F.S.A., F.C.A.), <i>President</i> , Watkins, L T & Assoc Inc, 1755 Statler Hilton, Buffalo NY 14202 716/847-2110	e 1966
Watson, Charles B H , (F.S.A., A.I.A., F.C.A.) [<i>Secretary</i>], <i>Actuary</i> , The Wyatt Co, 1990 K Street N.W., Washington DC 20006 202/857-9200	e 1965
Watson, George N. , (F.S.A.), <i>President</i> , Watson, G N Ltd, 1 Eva Road, Suite 203, Etobicoke Ont, Canada M9C4Z5 416/622-2224	1966
Watson, Joseph L. , (A.S.A.), <i>Statistician</i> , New England Mutual Life Ins, 501 Boylston St, Boston MA 02117 617/266-7300	1966
Watson, William E. , (F.S.A.), <i>Vice President & Actuary</i> , Prudential Insurance Company, Hanover Road, Florham Park NJ 07932 201/966-3274	1970
Wattenberg, Larry B. , <i>Consulting Actuary</i> , Actuarial Services Inc, 1090 Morris Ave, Union NJ 07083 201/352-3400	e 1976
Waugh, William M, Jr. , <i>Corporate Vice President</i> , Meidinger & Assoc Inc, 5744 LBJ Freeway, Suite 201, Dallas TX 75240 412/237-2118	e 1976
Weaver, Allan C. , (F.S.A.), New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-7000	e 1974
Weaver, Arthur G. , (F.S.A.), 44 Jackes Avenue, Apt. 1707, Toronto On, Canada M4T1E5	e 1965
Weaver, Charles D. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-7111	1978

Membership

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Enrolled

- Weaver, Leonard**, *Administrator*, Westinghouse Electric Corp.,
Westinghouse Bldg, Gateway Center, Pittsburgh PA 15222
412/255-3418 e 1976
- Webb, Bernard L**, (F.C.A.S.), *Professor-Actuarial Science*, Georgia
State University, University Plaza, Atlanta GA 30303
404/658-2725 1966
- Webb, James O**, (A.C.A.), *Senior Vice President*, Blue Cross/Blue
Shield Assoc, 233 N Michigan Ave, Chicago IL 60601
312/661-4852 1966
- Webb, Robert J**, (A.S.A.), *Associate Actuary*, The Wyatt Co, 1900
Republic National, Bank Tower, Dallas TX 75201 e 1971
214/748-5867
- Webb, Robert W**, (F.S.A.), *Actuarial Associate*, New England Mutual
Life Ins, 501 Boylston St, Boston MA 02117 617/266-3700 1979
- Weber, David P**, *President*, Fort Dearborn Life Ins Co, 233 N
Michigan Ave, Chicago IL 60601 312/661-4862 1968
- Weber, Donald T**, (A.S.A.), *Vice President & Actuary*, Harco Holdings
Incorporated, 749 North Second Street, Milwaukee WI 53203
414/276-8000 1979
- Weber, Michael E**, (A.S.A.), *Vice President & Actuary*, Southwestern
General Life Ins, Dallas TX 75221 214/655-5111 1966
- Weber, Paul F**, (F.S.A.), *American Life Ins Co*, Box 2226, Wilmington
DE 19899 302/655-7381 1978
- Weber, Steven A**, (F.S.A.), *Assistant Actuary*, Aid Assoc for
Lutherans, 4321 North Ballard Road, Appleton WI 54919
414/734-5721 1979
- Webster, Andrew C**, (F.S.A., A.I.A., F.F.A., F.C.A.), 269 Millard
Avenue, N Tarrytown NY 10591 914/631-2470 1965
- Webster, David A**, (F.S.A.), *Senior Vice President*, Beneficial Standard
Life Ins, 3700 Wilshire Blvd, Los Angeles CA 90010 e 1966
213/381-8351
- Webster, Lawrence B**, (A.C.A.), *Secretary & Actuary*, Idaho Teachers
Mutual Ins Co, 818 La Cassia Dr, Box 6706, Boise ID 83707
208/344-7961 1966
- Webster, Lindsay M**, (A.C.A.), *Consulting Actuary*, 1105 Morgan Ave,
Drexel Hill PA 19026 1966
- Weck, Frank A**, (F.S.A.), *Route 1 Box 748*, Punta Gorda FL 33950
813/639-0619 1965
- Weddell, Thomas A**, (F.S.A.), *Vice President*, William M Mercer Ltd, e 1975
1111 Melville Street, Vancouver, Canada V6E3E6 604/683-6761
- Wegner, Ronald R**, (A.S.A.), *Associate Actuary*, Milliman &
Robertson Inc, 200 Executive Drive, Brookfield WI 53005 1979
414/784-2250
- Weichert, Paul L**, (F.S.A.), *Consulting Actuary*, 24 Byron Place,
Livingston NJ 07039 201/992-1004 1969

	Enrolled
Weil, Max, President, Max Weil Associates, 1250 Broadway, New York NY 10001 212/594-0846	e 1976
Weill, Dorance B. (F.S.A.), Sr. Actuarial Associate, Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2211	1965
Weimer, Linda M, Manager, Group Pensions, Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/966-3123	e 1976
Weimer, Robert A. (A.S.A.), Group Actuary, American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-2818	e 1966
Weinberg, Abraham A. (A.C.A.), Consulting Actuary, 14 E Jackson Blvd, Chicago IL 60604	1966
Weinberg, Ralph M, Consulting Principal, A S Hansen Inc, 150 North Wacker Drive, Chicago IL 60606 312/621-9835	e 1976
Weinberger, Solomon A. (F.S.A.), Actuary, William M Mercer Inc, 1211 Ave of the Americas, New York NY 10036 212/997-7116	e 1977
Weiner, Alan Y. (A.S.A.), Manager, Blue Cross/Blue Shield Assoc, 233 N Michigan Ave, Chicago IL 60202 312/661-4200	1979
Weiner, Joel S. (A.C.A.S.), Asst Vice President & Actuary, INA Life Insurance Company, 1600 Arch Street, Philadelphia PA 19101	1979
Weinerman, Eliot R. (F.S.A.), Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada L3T4W7 416/928-4500	1977
Weinstein, Louis. (F.S.A., F.C.A.), President, Louis Weinstein Company Inc, 115 Willow Street, Brooklyn NY 11201 212/858-5051	e 1966
Weinstein, Max S. (F.S.A., A.C.A.S., F.C.A.), Consulting Actuary, 25 Highland Drive, Albany NY 12203 518/456-0558	e 1965
Weinstock, David B. (A.S.A.), Peat Marwick Mitchell & Co, Gateway One, Newark NJ 07102 201/622-0222	1979
Weisbrod, Marvin L, Tax Manager, Kurtin & Co, 11754 Victory Blvd, N Hollywood CA 91606 213/877-6100	1970
Weiser, Kenneth D. (A.S.A.), Actuarial Publ Officer, Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	1979
Weisleder, Stanley. (M.C.A., F.F.A.A.), President, Actuaries Unlimited Inc, 420 Lexington Ave, New York NY 10017	e 1966
Weiss, Donald. (A.S.A.), Assistant Vice President, Johnson & Higgins, 601 California St, San Francisco CA 94108 415/981-6700	e 1976
Weiss, Herbert. (F.S.A.), Actuarial Assistant, Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 11374 212/490-9000	1977
Weiss, Joan M. (F.S.A.), Consultant, Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	1979
Weiss, Karen J. (F.S.A.), Assistant Actuary, Northwestern Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202 414/271-1444	e 1975

Membership

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	Enrolled
Weiss, Lance J , <i>Associate Consultant</i> , A S Hansen Inc, 150 N Wacker Dr #3100, Chicago IL 60606 312/621-9849	e 1977
Weiss, Martin , <i>Actuarial Assistant</i> , Alexander & Alexander Inc, 1185 Ave of the Americas, New York NY 10036 212/575-8000	e 1978
Weiss, Richard A , <i>Consultant & V P</i> , E M Klein & Assoc, 1000 Superior Bldg, Cleveland OH 44114 216/861-6920	e 1976
Weiss, Willard A , (F.C.A.), <i>President & Actuary</i> , E M Klein & Assoc, 1000 Superior Bldg, Cleveland OH 44114 216/861-6920	e 1965
Weissbrot, Laurence R , (F.S.A.), <i>Associate Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-3576	1978
Weissman, Martin J , (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6615	1979
Weisz, Louis M , (F.S.A.), <i>Second Vice President/Actuary</i> , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-7300	1970
Weitzenkamp, Dianne , (F.S.A.), <i>Daskais & Walls Inc</i> , 2 N Riverside Plaza, Chicago IL 60606 312/648-7424	e 1977
Weitzner, Larry H , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 10689 N Kendall Drive, Suite 210, Miami FL 33176 305/274-8080	e 1976
Welch, Donald B , (F.S.A.), <i>Assistant Actuary</i> , National Life Ins Co, National Life Drive, Montpelier VT 05602 802/229-3514	1975
Welch, Jarmon , (A.S.A.), <i>Consulting Actuary</i> , Hazlehurst & Associates Inc, 600 Gas Light Tower, Atlanta GA 30303 404/688-0602	e 1979
Welch, John H , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Place, Box 111, Boston MA 02117 617/421-4471	e 1970
Welch, John P , (F.C.A.S.), <i>Senior Vice President</i> , Security Insurance Group, 1000 Asylum Avenue, Hartford CT 06105 203/278-1000	1968
Welch, Molly A , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-2718	e 1977
Welch, Robin B , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-6981	1970
Welch, Ronald J , (F.S.A.), <i>Vice President & Actuary</i> , American National Ins Co, One Moody Plaza, Box 1780, Galveston TX 77550 713/763-4661	1975
Welch, Thomas H , (A.S.A.), <i>Actuarial Assistant</i> , Farmers New World Life Ins Co, 9611 Sunset Highway, Mercer Island WA 98040 206/232-8400	1979
Weller, Alfred O , <i>Actuarial Director</i> , Continental Insurance Company, 80 Maiden Lane, New York NY 10038	1979
Weller, Mark J , <i>Vice President</i> , C T Hellmuth & Assoc Inc, 5454 Wisconsin Avenue, Washington DC 20015 301/986-6539	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Weller, William C. , (F.S.A.), <i>Senior V P & Chief Actuary</i> , American Health & Life Ins Co, 300 St Paul Place, Baltimore MD 21202 301/332-3200	1972
Wellman, Alex C. , (A.S.A., A.C.A.S.), 638 Ridge Rd, Roebuck Springs, Birmingham AL 35206	1966
Wellnitz, William R. , (F.S.A.), <i>Assistant Actuary-Corporate</i> , Sentry Life Insurance Company, 1800 N Point Dr, Stevens Point WI 54481 715/346-7088	1979
Wells, David Q Jr. , (A.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc, 611 Olive Street, St. Louis MO 06105 314/889-9486	e 1979
Wells, Edward H. , (F.S.A.), 20 Berkeley Rd, Milburn NJ 07041	1965
Wells, Walter I. , (A.S.A., A.C.A.S.), 7 Pinewood Dr, W Boylston MA 01583	1966
Welsh, Charles A. , (F.S.A.), Professional Administrators, 2043 Regency Circle, Lexington KY 40503	e 1968
Welsh, David M. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-2392	e 1971
Welsh, Patrick , (F.S.A.), <i>President</i> , Benefit Actuaries & Consultant, 2838 First National Tower, Louisville KY 40202 502/587-9501	e 1974
Wendlandt, Gary E. , (F.S.A.), <i>Associate Actuary</i> , Mass Mutual Life Ins Co, 1295 State St, Springfield MA 01111 413/788-8411	1979
Wendt, Edward G. , (F.S.A.), <i>Sr Vice President-Group Ins</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6235	1965
Wendt, Richard K. , (F.S.A.), <i>Vice President</i> , Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/227-6759	1965
Wendt, Richard Q. , (F.S.A.), <i>Pension Actuary</i> , Penn Mutual Life Ins Co, Independence Square, Philadelphia PA 19172 215/629-0600	e 1975
Wendt, William R. , <i>Vice President-Administration</i> , Cal-Western States Life Ins, 2020 L St, Sacramento CA 95814 916/444-7100	1966
Wenner, Richard M. , (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave, Hartford CT 06115 203/273-4374	1973
Wenz, Paul H. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5920	1978
Werntz, Leon E. , <i>President</i> , Werntz & Associates Inc, Box 5606, Shreveport LA 71105 318/797-2554	e 1976
Wertheimer, James L. , (F.S.A.), <i>Second Vice President/Actuary</i> , Mass Mutual Life Ins Co, 1295 State Street, Springfield MA 01111 413/788-8411	e 1972
West, Charles E. , (F.S.A.), 720 Cedar Grove Rd, Box 71, Media PA 19063	1965

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	Enrolled
West, Charles S. , (A.C.A.), <i>Field Actuary</i> , Texas State Board of Ins, 3853 Treeline Dr, Dallas TX 75224 512/475-3325	1966
West, Lane B. , (F.S.A.), <i>Associate Actuary</i> , Meidinger & Assoc Inc, 230 S Tyron St, Suite 415, Charlotte NC 28202 704/372-9910	e 1977
West, Thomas M. , (F.S.A.), <i>Vice Pres & Manager Rein Div</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	e 1970
Westcote, Walter M. , <i>Vice President</i> , Babb Incorporated, 850 Ridge Avenue, Pittsburg PA 15212 412/237-2069	e 1976
Wetcher, Jacqueline , (A.S.A.), <i>Actuary</i> , 470 West End Avenue, Apt 21, N Plainfield NJ 07060 201/756-1731	1979
Wetter, Edward A. , <i>President</i> , Actuarial Computer Tech Inc, 6410 Rockledge Drive, Bethesda MD 20034 301/530-4400	e 1976
Wheat, Micheal , (F.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, 4918 U S Steel Building, 600 Grant Street, Pittsburgh PA 15219 412/281-2506	e 1979
Whimpey, Dennis J. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 07631 212/554-2296	1976
Whinrey, Edwin N. , (F.S.A.), 3161A Via Alicante, La Jolla CA 92037	1965
Whitbread, F G. , (F.S.A., A.C.A.S.), 4705 Arlington Ave, Fort Wayne IN 46807	1965
White, Aubrey , (F.S.A.), McGee & Company, 2600 Girard Bank Building, Philadelphia PA 19102 215/568-6600	e 1965
White, Daniel C. , (F.S.A.), <i>Assistant Vice President</i> , William M Mercer Inc, 3 Embarcadero Center, San Francisco CA 94119 415/393-5000	e 1977
White, Frank T. , (A.C.A.S.), <i>Asst. Director/Asst. Actuary</i> , Commercial Union Assurance Co, One Beacon Street, Boston MA 02108	1979
White, Geoffrey B. , (F.S.A.), <i>Director</i> , William M Mercer Ltd, 1801 McGill College Ave, Suite 900, Montreal Pq, Canada H3A2N4 514/285-1802	e 1966
White, H Edmund , (F.S.A.), <i>Senior Actuary</i> , Meidinger & Assoc Inc, 60 State Street, Suite 520, Boston MA 02109 617/227-3400	e 1970
White, John G, Jr. , (M.C.A.), <i>Consultant</i> , The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1970
White, Richard E. , (F.S.A.), <i>Senior Vice President/Actuary</i> , Bily White & Lee Incorporated, Box 22141, Houston TX 77027 713/621-4662	e 1975
White, Stephen L. , (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Ins Co, 4601 Market Street, Philadelphia PA 19139 215/472-5000	e 1976
White, William A. , (F.S.A.), 113 Wayside Court, Cherry Hill NJ 08034 202/862-4174	1965
White, William F. Jr. , <i>Pension Consultant</i> , 1608 Guaranty Bank Plaza, Corpus Chrti TX 78475 512/883-4703	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

White, William M Jr., (F.S.A.), <i>Director of Gov Relations,</i> Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-7179	1965
Whiteley, Benjamin R, (F.S.A.), <i>Vice President,</i> Standard Insurance Company, Box 711, Portland OR 97207 503/248-2812	e 1965
Whiting, Douglas B, 21 Captain Parker Arms, 125 Worthen Rd. #11, Lexington MA 02173	1966
Whitley, Charlie T, (F.S.A.), <i>V P & Individual Actuary,</i> Integon Life Ins Corp, 420 N Spruce St, Winston-Salem NC 27102 919/725-7261	1970
Whitman, Mark, (A.C.A.S.), <i>Assistant Actuarial Supervisor,</i> Insurance Services Office, 160 Water Street, New York NY 10038	1979
Whitney, John C, (F.S.A.), Towers Perrin Forster & Crosby, 233 South Wacker Drive, Chicago IL 60606 312/876-0909	e 1977
Whitney, Robert L, (F.S.A.), <i>Senior Vice President/Actuary,</i> National Home Life Assur Co, Liberty Park, Malvern PA 19355 215/648-5612	1965
Whiton, Albert E, (A.S.A.), Travelers Insurance Company, One Tower Sq, Hartford CT 06040 203/277-0111	1966
Wicks, George C, (A.S.A.), <i>Manager,</i> Peat Marwick Mitchell & Co, 1500 Walnut St, Philadelphia PA 19102 215/735-4600	e 1966
Widmer, Ransom H, <i>Associate Benefit Consulting,</i> G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Wiebke, Harold G, (F.S.A.), <i>Vice President & Actuary,</i> Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 11572 212/554-1234	e 1965
Wieder, John W., Jr., (F.C.A.S.), <i>Vice President & Actuary,</i> Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1965
Wiederhold, Susan J, <i>Actuarial Consultant,</i> New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-5080	e 1979
Wiegert, Roy E, <i>President,</i> National Assoc Inc, Plaza 600 Bldg, Seattle WA 98101 206/622-0285	e 1976
Wiese Jr, Theodore O, (F.S.A., F.C.A.), <i>Actuary,</i> The Wyatt Co, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250	e 1970
Wiesner, Michael I, (F.S.A., M.C.A.), <i>Actuary,</i> Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1978
Wightman, Mary G, <i>Partner,</i> Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1967
Wilbur, Jon Karl, (F.S.A.), <i>Staff Actuary,</i> Lutheran Brotherhood, 701 Second Ave S, Minneapolis MN 55402 612/340-7027	1978
Wilcox, Robert E, (A.S.A.), <i>Consulting Actuary,</i> Wilcox, R E & Co, 1876 N Fort Canyon Rd, Alpine UT 84003 801/532-2390	e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

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Enrolled

Wilde, Peter R. , (F.S.A.), <i>Senior Vice President</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/243-8811	1965
Wilkening, Robert E. , <i>Vice President</i> , Watkins Ross Waterfield Baine, 505 Waters Bldg., Grand Rapids MI 49503	e 1970
Wilkinson, John. , (F.S.A.), <i>Assistant Actuary</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Bloomfield CT 06152 203/726-6763	1977
Wille, David. , (F.S.A.), <i>Vice President and Actuary</i> , Herget & Company Incorporated, 204 E. Lombard Street, Baltimore MD 21202 301/539-3500	1979
Willemin, Richard J. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, One Madison Avenue, New York NY 10010 212/578-2211	e 1965
Willett, Robert B. , (F.S.A.), <i>2nd Vice Pres & Assoc Actuary</i> , Pilot Life Ins Co, Box 20727, Greensboro NC 27420 919/299-4720	1970
Williams, C Arthur. , <i>Professor</i> , University of Minnesota, Minneapolis MN 55455 612/373-5090	1968
Williams, Chas D. , (F.S.A.), <i>Sr Vp & Chief Actuary</i> , Jefferson National Life Ins Co, One Virginia Avenue, Indianapolis IN 46204 317/635-7676	e 1966
Williams, Dean E. , (F.S.A.), <i>Executive Vice President</i> , General American Life Ins Co, 700 Market Street, St Louis MO 63101 314/444-0721	e 1965
Williams, Dewey G. , (F.C.A.S.), <i>Executive Vice President</i> , Employers Ins of Texas, Box 2759, Dallas TX 75221 214/653-8336	1965
Williams, Edward B. , (F.S.A.), 151 Country Club Dr, Manhasset NY 11030	1965
Williams, Harry V. , (F.C.A.S.), 835 NE 35th St, Boca Raton FL 33431	1965
Williams, Jack C. , The Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1977
Williams, Jeffrey W. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06095 203/277-3247	e 1975
Williams, John H. , (F.C.A.), G B Buck Consulting Actuaries, 100 Colonial Parkway, Manhasset NY 11030 516/627-3032	1965
Williams, John Harry. , (F.C.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Ave of the Americas, New York NY 10020 212/489-1100	e 1966
Williams, John R. , (F.S.A.), <i>Vp</i> , Lincoln National Life Ins Co, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	e 1965
Williams, P Adger. , (F.C.A.S.) [<i>Vice President</i>], <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Williams, Richard. , (F.S.A.), <i>Associate Actuary</i> , Life Ins Co of California, Box 2700, La Jolla CA 92038 714/452-9060	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Williams, Robert J. , (F.S.A.), <i>Actuarial Assistant</i> , Lincoln National Life Ins Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/424-5421	1979
Williams, Robert M. , (F.S.A.), <i>Associate Actuary</i> , National Old Line Ins Co, 501 Woodlane, Little Rock AR 72203 501/372-5000	e 1979
Williams, W Thomas , (A.C.A.S.), 2613 Graphic Place, Plano TX 75075	e 1968
Williams, William A. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co, 200 1st National Bldg, Detroit MI 48226 313/961-5485	e 1975
Williamson, Robert L. , (F.S.A.), <i>Actuarial Vice President</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-4500	e 1976
Williamson, Rulon , (F.S.A., F.C.A.S.), Windsor Hall, 519 Palisado Ave, Windsor CT 06095	1965
Williamson, William R Jr. , (A.S.A.), <i>Manager</i> , Metropolitan Life Ins Co, One Madison Ave, New York NY 10010 212/578-2851	1966
Willis, Robert N. , (A.S.A.), <i>Assistant Actuary</i> , Berkshire Life Ins Co, 700 South Street, Pittsfield MA 01201 413/499-4321	1979
Wills, R John , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins, Box 111, Boston MA 02117 617/421-2840	1976
Wills, Thomas L. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3881	e 1965
Willsey, Lynn W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1965
Wilneff, Leon B. , (A.S.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1240	e 1979
Wilson, Allen F. , (A.C.A.), <i>Asst VP & Asst Actuary</i> , Meidinger & Assoc Inc, 2440 Grinstead Dr, Suite 100, Louisville KY 53201 502/499-1240	1972
Wilson, Charles , (F.S.A.), <i>Vice Pres & Group Actuary</i> , Republic National Life Ins, 3988 N Central Expressway, Dallas TX 75204 214/824-0131	1968
Wilson, Charles E. , (A.S.A.), <i>Vice President</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	e 1966
Wilson, Gerald I. , (F.S.A.), <i>Partner</i> , Hewitt Associates, 100 Half Day Rd, Lincolnshire IL 60015 312/295-5000	e 1967
Wilson, James C. , (F.C.A.S.), <i>Casualty Actuary</i> , 1029 Englewood Dr, Winston-Salem NC 27106 919/722-1766	1965
Wilson, Lawrence F. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, One Marine Midland Plaza, Suite 1400, Rochester NY 14604 716/454-1644	e 1979
Wilson, Mary Cusic , (F.S.A., F.F.A.A.), 2071 Canal Dr W, Bradenton FL 33507	1965
Wilson, Ross J. , (A.S.A., F.C.A.), Stone Young & Company, 546 Valley Road, Upr Montclair NJ 07043 201/744-8200	e 1966

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	Enrolled
Wilson, Wallace W. , (F.S.A., A.C.A.), <i>Actuary</i> , The Wyatt Co, 10689 N Kendall Dr #210, Miami FL 33157 205/274-8080	e 1975
Wilson, Weston P. , New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117 617/266-3700	e 1977
Wilson, William F. , <i>Assistant Actuary</i> , American States Life Ins Co, 500 North Meridian Street, Indianapolis IN 46112	1979
Wilson, Wilmer W. , 1646 Fairfax, Denver CO 80220	1967
Wiltse, Larry B. , (A.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Winans, Roger M. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6204	1978
Windecker, Arthur A. , (F.S.A.), 102 Coleman Avenue, Chatham NJ 07928	1965
Windham, W Rodney , (A.S.A.), <i>Assistant Actuary</i> , Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2755	1979
Winer, Warren J. , (F.S.A.), <i>2nd Vice Pres & Assoc Actuary</i> , General American Life Ins Co, 701 Market St, St Louis MO 63101 314/444-0553	e 1975
Wingert, Sheryl R. , (A.S.A.), <i>Associate Actuary</i> , Hazlehurst & Associates Inc, 600 Gas Light Tower, Drawer 56246, Atlanta GA 30343 404/688-0602	1979
Winkelstein, Jerome , (F.S.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 222 S Riverside Plaza, Chicago IL 60606 312/648-1133	1975
Winkenwerder, Richard A. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7940	e 1965
Winkleman, John J. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-6461	1977
Winklevoss, Howard E. , <i>President</i> , Winklevoss & Associates, 3700 Science Center, Philadelphia PA 19104 215/387-1052	e 1976
Winn, Michael R. , (F.S.A.), <i>Actuary Reinsurance</i> , Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1973
Winnis, William H. , (M.C.A.), <i>Actuarial Director</i> , The Handel Group Inc, Box #709 53 Academy St, Poughkeepsie NY 12601	1966
Winokur, Paul , (F.S.A.), <i>Consulting Actuary</i> , Peat Marwick Mitchell & Co, Box 31, Commerce Court West, Toronto, Canada M5L1B2 416/863-3560	1978
Winslow, Henry N. , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Ins, John Hancock Pl, Box 111, Boston MA 02117 617/421-6327	e 1965
Winsor, Robert F. , (A.S.A.), <i>Assistant Actuary</i> , Jefferson Standard Life Ins, Box 21008, Greensboro NC 27420 919/378-2497	e 1970

"e" denotes Enrolled Actuary: 1965 denotes Charter Member

	Enrolled
Winston, Michael , <i>President</i> , Pension Consultants Inc, 11955 W Dixie H'Way, North Miami FL 33161 305/893-3420	e 1976
Winter, John C, III , (F.S.A.), <i>2nd Vice President & Actuary</i> , Sun Life Group Incorporated, 260 Peachtree St, Box 56563, Atlanta GA 30343 404/524-6666	e 1976
Winter, Arthur E , (A.C.A.S.), <i>Director</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1971
Winter, Bert A , (F.S.A.), Box #45, Vineyard Hvn MA 02568 617/693-1784	1965
Winterfield, Michael , (F.S.A.), <i>Asst Vice President & Actuary</i> , Equitable Life Assur Society, 1285 Ave of the Americas, New York NY 06902 212/554-3711	1975
Winterhof, Bruce , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc, 120 South Lasalle, Chicago IL 60603 312/726-0677	1979
Winters, Herbert A , (A.S.A., A.F.A.A.), <i>Insurance Consultant</i> , 3202 Wesleyan, Room 224, Houston TX 77027 713/621-6691	1966
Winters, Robert C , (F.S.A.), (Past President), <i>Executive Vice President</i> , Prudential Insurance Company, Prudential Plaza, Newark NJ 07101 201/887-7722	1965
Wirth, William C , (F.S.A.), <i>Senior Vice President</i> , Life Ins Co of Virginia, 6610 West Broad Street, Richmond VA 23230 804/281-6487	e 1965
Wisdom, Eugene , (F.S.A.), <i>Associate Professor</i> , University of Texas, Finance Dept Beb 114, Austin TX 78712	1965
Wishart, Robert A , (A.S.A., F.C.A.), 49 Adams Ave, Short Hills NJ 07078	1965
Wishnick, Sheldon , (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-0123	1978
Wiskowski, John P , (A.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave, Englwd Cliffs NJ 07632 201/567-0001	e 1969
Witt, R Daniel , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1245	e 1977
Witt, Ronald E , (A.S.A.), <i>Consultant</i> , A S Hansen Inc, 700 N Water St, Milwaukee WI 53122 414/276-3254	e 1971
Wittenberg, Charles , (A.S.A., A.C.A.), <i>Vice President Reinsurance</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60302 312/822-5000	1973
Wittenwyler, Ronald P , (F.S.A.), <i>Associate Actuary</i> , American Mutual Life Ins Co, 1200 Liberty Bldg, Des Moines IA 50307 515/280-1331	1978
Wittlake, J Clarke , (A.C.A.S., A.C.A.), <i>President</i> , Business Men's Assurance Co, Box 458, Kansas City MO 64141 816/753-8000	1966
Wittlich, Jae L , (F.S.A.), <i>Vice President</i> , CNA Insurance Company, CNA Plaza, Chicago IL 60685 312/822-4365	1971

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Enrolled

Wobbeking, Ronald L. , (F.S.A.), <i>Vp-Director of Mass Marketing</i> , North American Life & Casualty, 1750 Hennepin Avenue, Minneapolis MN 55403 612/347-6550	e 1971
Wohlner, Ellis A. , (A.S.A.), <i>Actuary</i> , Folksam Insurance Group, Fack S-104 60, Stockholm, Sweden 743-6144	1970
Wojcik, Edward J. , (F.S.A.), <i>Actuary</i> , Blue Cross/Blue Shield Assoc, 840 N Lake Shore Drive, Chicago IL 60611 312/440-6503	1966
Wojcik, Walt J. , (A.S.A., A.C.A.), <i>Executive Vice President</i> , Standard of America Life Ins, One S Washington Street, Park Ridge IL 60068 312/824-4455	1969
Wolf, Herbert S. , (F.C.A.), <i>Partner</i> , Wolfman & Moscovitch, 55 W Wacker Dr, Chicago IL 60601 312/977-1243	1966
Wolf, Richard S. , (F.S.A.), <i>Associate Actuary</i> , Life Insurance Co of Georgia, 600 W Peachtree Street, Atlanta GA 30308 404/898-1632	1969
Wolf, Ronald M. , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	1976
Wolfe, Jay A. , (F.S.A.), <i>Actuary</i> , The Wyatt Co, 10689 North Kendall Drive, # 210, Miami FL 33176 305/274-8080	e 1975
Wolfe, Joel I. , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1978
Wolfenden, James D. , (A.S.A.), Bentzin, Charles G Assoc Inc, 234 N Central Ave #646, Phoenix AZ 85004 602/257-8855	1971
Wolff, Sherman. , (F.S.A.), <i>Assistant Vice President</i> , Allstate Life Ins Co, Allstate Plaza, Northbrook IL 60062 312/291-7530	e 1977
Wolfson, Irving S. , (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1965
Wolkoff, Claire L. , (F.S.A.), G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Woll, Richard G. , (F.C.A.S.), <i>Actuary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5317	1975
Wollman, Milton H. , (F.S.A., F.C.A., A.F.A.A.), <i>President</i> , Milton H Wollman & Associates, 1616 Walnut St, Philadelphia PA 19103 215/546-5060	1965
Wolzenski, Bernard. , (F.S.A.), <i>Assistant Actuary</i> , General American Life Ins Co, 701 Market Street, St Louis MO 63123 314/231-1700	1978
Wong, Dennis. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co, 5955 De Soto Ave, Suite 220, Woodland Hill CA 91367 213/747-6501	e 1969
Wong, Steve. , (F.S.A.), <i>President</i> , British American Ins Co Ltd, Oriental Plaza, Kuala Lumpur, Malaysia	1977

	Enrolled
Wood Jr, Charles P. , (F.S.A., F.C.A.S., M.C.A.), <i>Actuary</i> , The Wyatt Co, 1990 K St NW, Washington DC 20006 202/857-9394	e 1975
Wood, David H. , (F.S.A.), <i>Vice President</i> , Connecticut General Life Ins, 900 Cottage Grove Road, Hartford CT 06152 203/726-7415	1969
Wood, J Kenneth Jr. , (A.S.A.), <i>2nd VP & Associate Actuary</i> , Life & Casualty Ins Co, Life & Casualty Tower, Nashville TN 37219 615/244-9300	1966
Wood, Jack E. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	e 1965
Wood, James O. , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 3340 Peachtree Rd NE, Atlanta GA 30326 404/261-5420	1976
Wood, John W. , (F.S.A.), <i>Vice President & Actuary</i> , Hymans Robertson & Company, 300 N Charles St, Baltimore MD 21201 301/685-6688	e 1965
Wood, Milton J. , (F.S.A.), <i>Consulting Actuary</i> , 16 Wardwell Road, West Hartford CT 06107	e 1965
Wood, R Norman , (*A.S.A., F.I.A., F.C.A.), <i>Vice President</i> , Alexander & Alexander Inc, 10 Ferry Wharf, Newburyport, MA 01950 617/465-5374	e 1965
Woodard, Eugene M. , (F.S.A.), <i>Second Vice President/Director</i> , Lincoln National Life Ins Co, Box 149, East Orange NJ 07019 201/678-4747	1974
Woody, John C. , (F.S.A., A.C.A.S., A.C.A.), <i>Consulting Actuary</i> , 16 East 42nd Street, New York NY 10017 212/599-2560	1965
Woodhead, Curt R. , (F.S.A.), <i>Consulting Actuary</i> , Eckhart & Assoc Inc, 825 Ridge Lake Blvd., Suite 155, Memphis TN 38138 901/761-0809	1977
Woodman, Harry A. , (F.S.A.), <i>Vice President</i> , New York Life Ins Co, 51 Madison Ave, New York NY 10010 212/576-6723	1965
Woods, Cyril J. , (F.S.A., F.I.A.), Pres C J Woods & Assoc, 102 Atlantic Shores, Christ Church, Barbados	1966
Woods, H Wayne , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, 1 Madison Avenue, New York, New York NY 10010 212/578-2211	1975
Woods, Stephen P. , (A.S.A.), <i>Actuarial Analyst</i> , Cal-Western States Life Ins, 2020 L Street, Box 959, Sacramento CA 95814 916/444-7100	1979
Woodson, Freeman A. , <i>Consultant</i> , William M Mercer Inc, 200 Clarendon St, Boston MA 02116 617/421-0470	e 1976
Woodward, Walter C. , (A.S.A.), <i>Actuary</i> , Blue Cross of W Pennsylvania, One Smithfield St, Pittsburgh PA 15222 412/391-0500	1979
Woodworth, James H. , (A.C.A.S.), <i>Secretary</i> , Hartford Insurance Group, Hartford Plaza, Hartford CT 06115 203/547-5120	1966

Membership

319

	Enrolled
Woolery, James G, <i>Assistant Life Actuary</i> , N C Department of Insurance, P O Box 26387, Raleigh NC 27607	1970
Woolery, James M, (F.S.A., A.C.A.S.), 3207 Sussex Road, Raleigh NC 27607 919/787-4480	e 1965
Wooley, Jonathan L, (F.S.A.), <i>Actuary</i> , New York Life Ins Co, 51 Madison Avenue, New York NY 10010 212/576-7000	1973
Woolley, E Richard, <i>Secretary</i> , Bradbury & Woolley Inc, 1451 Danville Boulevard, Alamo CA 94507 415/820-1600	e 1976
Woolsey, E John, (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, Box 281, Toronto Dominion Centre, Toronto, Canada M5K1K3 416/362-2333	e 1972
Workman, Bruce L, (F.C.A.), Milliman & Robertson Inc, 8990 W Dodge Rd, Suite 308, Omaha NE 68114 402/393-9400	1966
Workman, Lewis C, (F.S.A.), <i>Actuarial VP</i> , Central Life Assurance Co, 611 5th Avenue, Box 1555, Des Moines IA 50306 515/283-2371	e 1965
Worley, John L Jr., (F.S.A.), <i>Consulting Actuary</i> , 5420 Wakefield Drive, Nashville TN 37220 615/833-2395	e 1966
Worthington, Robert F, (A.S.A.), <i>Actuarial Analyst</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06109 203/277-0111	e 1976
Wright, Byron, (F.S.A., F.C.A.S.), Box 295, Arendtsville PA 17303	1965
Wright, Carl B, (F.S.A.), <i>Second Vice President</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2704	1971
Wright, Roy R, <i>Assistant Vice President</i> , Fidelity & Guaranty Life Ins, 100 Light St, Baltimore MD 21202 301/547-3209	e 1976
Wright, Walter C. III, (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156	1979
Wright, William S, (F.S.A.), 179 Midwood Rd, Glen Rock NJ 07452	e 1965
Wu, Peter P, (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins Co, One American Row, Hartford CT 06115 203/278-1212	1978
Wulterkens, Paul E, (F.C.A.S.), <i>Actuarial Officer</i> , St Paul Fire & Marine Ins Co, 385 Washington Street, St Paul MN 55102 612/221-7911	1977
Wyckoff, John F, 78 Cedar Street, Newington CT 06111	1970
Wyman, Richard B, (F.S.A.), <i>Executive Vice President</i> , Great American Life Holding Co, 7840 Montgomery Road, Cincinnati OH 45236 513/891-1500	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

X

- Xanthos, William**, (A.S.A.), *Senior Consultant*, A S Hansen Inc, 626 Wilshire Boulevard, Suite 900, Los Angeles CA 90017
213/626-7221 e 1979
- Xavier, Basil A**, Dan McGinn & Assoc Inc, 1150 South Olive Street, Los Angeles CA 90015 213/747-6501 e 1976

Y

- Yaeger, Alan**, (A.S.A.), *Vice President & Actuary*, Western Reserve Life Ins Co, Box 5068, Clearwater FL 33518 813/585-6565 1979
- Yaffe, Rian M**, (A.S.A., M.C.A.), *Yaffe & Offutt Assoc Inc*, 814 Mercantile Bank & Trust Bldg, Baltimore MD 21201
301/332-1166 e 1970
- Yamano, Harry**, (F.S.A.), *VP & Consulting Actuary*, William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010
213/380-1600 e 1969
- Yang, Kisuk**, (M.C.A.), *Chief Actuary*, Public Empl's Retrmnt Sys-Ca, 1416 9th Street, Sacramento CA 95809 916/445-5147 e 1976
- Yanis, David**, (F.S.A., F.C.A.), *Partner*, Hewitt Associates, 600 Third Ave, New York NY 60015 212/986-3350 e 1966
- Yanko, John B**, (F.S.A.), *Sr. Vice President & Actuary*, Fidelity Union Life Ins Co, 1511 Bryan St, Dallas TX 75201 214/653-2706 e 1969
- Yardley, Charles A**, (F.S.A.), *Vice President & Actuary*, New England Mutual Life Ins, 501 Boylston Street, Boston MA 02117
617/266-3700 1965
- Yardley, Mary Ellen**, (F.S.A.), *Associate Controller*, Provident Mutual Life Ins Co, 4601 Market St, Philadelphia PA 19139
215/472-5000 1965
- Yarmchuk, Robert W**, (F.S.A.), *Consultant*, Hewitt Associates, 666 Glenbrook Rd, Stamford CT 06906 203/357-9000 e 1978
- Yates, Donald G**, (F.S.A.), *Vice President*, Liberty National Life Ins Co, Box 2612, Birmingham AL 35202 205/325-2669 1968
- Yates, J Arnold**, *President*, The Jay Co Inc, Talcott Notch Road, Farmington CT 06032 203/677-0397 1966
- Yau, Joseph**, (F.S.A.), *Associate Actuary*, Mutual Life Ins Co of New York, 1740 Broadway at 55th St, New York NY 10019
212/586-4000 1978
- Yeary, Paul D**, (F.S.A.), *2nd VP & Associate Actuary*, Western & Southern Life Ins, 400 Broadway, Cincinnati OH 45202
513/421-1800 1965
- Yee, Lone-Young**, (F.S.A.), *Actuarial Associate*, State Farm Life Insurance Co, One State Farm Plaza, Bloomington IL 61701
309/662-2450 1979

Membership

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Enrolled

Yen, Frank T. , (A.S.A.), <i>VP & Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/736-7070	e 1967
Yenner, Ralph D. , 11 San Juan Lane, Port St Lucie FL 33452	e 1966
Ying, Willie Y. , (F.S.A.), <i>Assistant Vice President & Act</i> , Fireman's Fund American Life, 1600 Los Gatos Road, San Rafael CA 94911 415/492-5280	1978
Ylvisaker, James W. , (F.S.A.), <i>Actuary</i> , IDS Life Insurance Company, IDS Tower, Minneapolis MN 55402 612/372-2883	1974
Yoder, Andrew K. , Andrew K Yoder & Associates, 4 Timber Hill Court, Turnerville NJ 08012	e 1976
Yoder, Reginald C. , (F.S.A., A.C.A.S.), <i>Associate Actuary</i> , Bankers Life Company, 711 High Street, Des Moines IA 50307 515/247-5820	1977
Yoder, Robert S. , (F.S.A.), <i>Executive Vice President</i> , Robert S Yoder & Associates, 1909 Kentucky, Home Life Building, Louisville KY 40202 502/589-3033	1965
York, William S. , (F.S.A.), 225 Plaza La Posada, Los Gatos CA 95030	1965
Young, David H. , (F.S.A.), <i>Senior Vice President</i> , Monarch Life Ins Co, 1250 State Street, Springfield MA 01133 413/785-5811	e 1965
Young, Edward W. , <i>Senior Actuary</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062	1979
Young, Elizabeth R. , (A.F.A.A.), 4380 Exeter Dr Apt 101, Longboat Key FL 33548	1969
Young, George W. , (F.S.A.), 17 Long View Rd, West Hartford CT 06107 203/561-1348	1965
Young, George W. Jr. , (F.S.A.), <i>Second Vice President</i> , Union Mutual Life Ins Co, 2211 Congress Street, Portland ME 04122 207/780-2677	1969
Young, Harry S. , (F.S.A.), <i>Actuary</i> , William M Mercer Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	1977
Young, Howard. , (F.S.A.), <i>Special Consultant to the Pres</i> , United Auto Workers, 8000 E Jefferson, Detroit MI 48214 313/926-5000	e 1965
Young, Margaret A. , <i>Senior Vice President</i> , Hand & Associates Inc, 555 Cullen Center, Bank Building, Houston TX 77002 713/652-3102	e 1979
Young, Melville J. , (F.S.A.), <i>Vice President</i> , General Reassurance Corp, Two Greenwich Plaza, Greenwich CT 06830 203/661-5060	1969
Young, R James. , (F.C.A.S.), <i>Associate Actuary</i> , Allstate Insurance Company, Allstate Plaza, Northbrook IL 60062 312/291-6307	1977
Young, Ralph. , <i>President</i> , Provident Life Insurance Co, 316 North Fifth Street, Bismarck ND 58501 701/223-2120	1966
Young, Robert G. , (A.C.A.S.), <i>Vice President & Actuary</i> , Utica Mutual Ins Co, Utica NY 13503 315/735-3321	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

e 1965

Young, Robert V. (F.S.A.), *Vice President*, Badgley & Phelps
Incorporatio, 3206 Rainier Bank Tower, Seattle WA 98101
206/623-6172

Young, Stephen P. (A.S.A.), *Actuary*, Public Employees' Retirement, 1979
1416 Ninth Street, Sacramento CA 95809 916/322-5478

Young, Thomas J. (F.S.A.), *Actuarial Vice President*, Equitable Life e 1965
Insurance Co, 604 Locust St, Des Moines IA 50306
515/245-6787

Young, Thomas M. (F.S.A., F.C.A.), *President*, Stone Young & e 1965
Company, Box 828, Upr Montclair NJ 07043 201/744-8200

Youngquist, James A. (A.S.A.), *Actuarial Assistant*, Northwestern 1979
Mutual Life Ins, 720 E Wisconsin Ave, Milwaukee WI 53202
414/271-1444

Yount, Hubert W. (F.C.A.S.), Wesley Manor E 22, Jacksonville FL 1965
32223

Z

Zaeh, Donald E., *Assistant Vice President*, Frank B Hall & Co, 261 e 1976
Madison Ave, New York NY 10010 212/682-7200

Zajicek, James E. (A.S.A.), *Actuarial Manager*, A S Hansen Inc, 1080 e 1977
Green Bay Rd, Lake Bluff IL 60044 312/234-3400

Zapisek, Edward J. (A.S.A.), *Actuarial Associate*, Penn Mutual Life 1979
Ins Co, Independence Square, Philadelphia PA 19172
215/629-0600

Zaret, Frank. (F.S.A.), *Actuary*, Metropolitan Life Ins Co, One 1965
Madison Ave, New York NY 10010 212/578-6395

Zatorski, Richard T. (A.C.A.S.), *Associate Actuary*, Home Insurance 1979
Company, 59 Maiden Lane, New York NY 10038

Zatto, Joseph R. (F.S.A., M.C.A.), *Vice President*, Alexander & e 1966
Alexander Inc, 3565 Piedmont Rd NE, Atlanta GA 30305
404/261-3400

Zeffert, Martin L. (F.S.A., A.C.A.), *Vice President*, Huggins & Co Inc, e 1965
229 South 18th Street, Philadelphia PA 19103 215/875-2498

Zehner, W A. (F.S.A.), *Second Vice President-Actuary*, Unity Mutual 1978
Life Ins Co, One Unity Plaza, Syracuse NY 13215
315/469-7751

Zeid, Alex. (A.S.A.), *Associate Actuary*, Arthur Young & Company, 1979
One IBM Plaza, Chicago IL 60611 312/751-3135

Zeiger, Edward C. (F.S.A.), Route 3, Willis VA 24380 1965

Zeilman, William W. (F.S.A.), *Director of Corp. Planning*, General e 1969
Reassurance Corp, 2 Greenwich Plaza, Greenwich CT 06830
203/661-5060

Zellner, John T. (F.S.A.), *Consulting Actuary*, Coopers & Lybrand, 1971
1200 Equitable Bldg, Atlanta GA 10707 404/065-8100

Membership

323

	Enrolled
Zielinski, Richard P. , (A.S.A.), <i>Vice President</i> , M & R Services Incorporated, 530 Skinner Building, 1326 Fifth Avenue, Seattle WA 98101 206/624-7970	e 1969
Zieminski, Robert M. , (F.S.A., A.I.A.), <i>Vice President</i> , Huggins & Co Inc, 229 South 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2568	e 1973
Zigler, Martin J. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast Nelson & Warren, 222 S Central Ave, St Louis MO 63105 314/862-7611	1979
Zimmerman, Leonard , Hay Associates, 229 So 18th Street, Rittenhouse Square, Philadelphia PA 19103 215/875-2435	e 1976
Zimmerman, Leonard B. , (F.S.A.), <i>Group Actuary</i> , Teachers Ins & Annuity Assoc, 730 Third Avenue, New York NY 10017 212/490-9000	1972
Zimmerman, Oscar , (F.S.A.), <i>Manager</i> , Crown Life Insurance Company, 120 Bloor Street, East, Toronto Ont, Canada M4W1B8 416/928-5823	1979
Zimpleman, Larry D. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Company, 711 High St, Des Moines IA 50307 515/247-5752	e 1979
Zingle, Mark R. , (A.S.A.), <i>Assistant Actuary</i> , North American Life & Casualty, 1750 S Hennepin Ave, Minneapolis MN 55403 612/347-6500	1979
Zink, S Vincent , (A.S.A.), <i>Associate Actuary</i> , Ohio State Life Ins Co, 471 E Broad St, Columbus OH 43215 614/221-5302	1979
Zinzow, Lee A. , (F.S.A.), <i>Associate Actuary</i> , Munich American Reassurance Co, Box 3210, Atlanta GA 30302 404/394-5665	1975
Ziock, Richard W. , (F.S.A., A.C.A.S.), <i>Associate Professor</i> , University of Iowa, Dept of Statistics, Iowa City IA 52242 319/353-3704	1969
Zolla, Gerald , (A.S.A.), <i>Actuary</i> , Uslife Corporation, 125 Maiden Lane, New York NY 10038 212/425-8010	e 1971
Zory, Peter B. , (F.C.A.S.), <i>Actuary</i> , Travelers Insurance Company, One Tower Sq, Hartford CT 06115 203/277-0111	1966
Zubay, Eli A. , <i>Vice Pres Academic Affairs</i> , Georgia State University, University Plaza, Atlanta GA 30303	1967
Zubuake, Theodore J. , <i>Director</i> , Prudential Property & Casualty, 23 Main Street, Holmdel NJ 07733	1979
Zwilling, Paul R. , (F.S.A.), <i>Vice President & Actuary</i> , Natl H & W Mutual Life Ins Co, 666 Fifth Avenue, New York NY 10019 212/399-1652	e 1967
Zwitter, Norman J. , (F.S.A.), <i>Associate Group Actuary</i> , Washington National Ins Co, 1630 Chicago Ave, Evanston IL 60201 312/866-3493	1979

BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED JAN., 1979.

ARTICLE I
MEMBERSHIP

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

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

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

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

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

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

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 shall designate.

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

ARTICLE III BOARD OF DIRECTORS

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

SECTION 2. *Election and Term of Office.* Each year the members shall elect six *Directors* to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected Director at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected

Director at the time at which his ex-officio membership on the Board as Past-President expires. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of his election and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected.

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

Meetings of the Board may be held either within or outside the state of Illinois. Notice of meetings of the Board shall be given not less than ten days nor more than thirty days before the meeting, except that newly elected Directors shall be given notice of the annual meeting of the Board promptly after the annual meeting of the Academy. Such notice to newly elected Directors may be given personally, by telephone, by mail, or by telegraph.

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

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

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

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

ARTICLE IV
EXECUTIVE COMMITTEE

During any interim between meetings of the Board, the business of the Academy shall be conducted by an Executive Committee comprised of the Officers and the immediate Past-President. The Executive Committee shall have such powers as may be provided by these Bylaws or as may be delegated to it by the Board, except the specific powers enumerated as (b), (d), (e), (f) and (g) in Section 5 of Article III.

ARTICLE V
OFFICERS

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

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

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

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

The term of two of the Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the second succeeding annual meeting of the Board. The term of any other Vice-

Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the next succeeding annual meeting of the Board. The terms of the Secretary and the Treasurer shall be from the close of the annual meeting of the Board at which each is elected until the close of the next succeeding annual meeting of the Board.

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

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

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

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

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

ARTICLE VI DUTIES OF OFFICERS

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

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

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

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

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members, 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. At the time when dues are payable, 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 or who has attained age 70 shall be granted exemption from the payment of dues by the Executive Committee.

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 dues remain unpaid, such person shall, on the date which falls three months after the date of mailing such notice, cease to be a member of the Academy for all purposes other than with respect to any penalty or other action determined under disciplinary procedures as provided in Article VIII, Section 2, relating to conduct prior to such date. Reinstatement as a member shall be subject to such conditions as the Board may prescribe.

SECTION 2. *Publications.* The Board shall determine the extent of distribution of publications of the Academy and the fees or prices to be charged any classes of recipients.

SECTION 3. *Contracts.* The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.

SECTION 4. *Checks.* All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.

SECTION 5. *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, if 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.

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

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

In the course of dealing with questions and complaints relating to the conduct of members, the chairman may appoint, from among the members of the Academy, at least one of whom shall be a member of the Committee, with the consent of the President, investigating committees and disciplinary boards vested with the following powers:

- a) Investigating committees empowered to investigate questions and complaints and to propose charges against a member.
- b) Disciplinary boards empowered to hear evidence relating to questions and complaints and to recommend to the Committee findings with respect to such evidence.

If, after any such investigation by the Committee or an investigating committee, the Committee shall deem the matter investigated to be of sufficient importance, written charges, predicated thereon, stating plainly the charge against the member, together with a notice of the time and place where the Committee or a disciplinary board will meet for consideration thereof, shall be served upon the person concerned, not less than forty-five

days before the date of such meeting, either personally or by certified mail, or in such other manner as the Committee may direct.

In any hearing before the Committee or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence in his or her behalf. Any member 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. A written transcript shall be made of the proceedings in any hearing for submission to each member of the Committee. The Committee or disciplinary board shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.

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

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

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 of the Academy upon the following conditions:

- a) All rights and privileges of membership status shall be suspended during the pendency of the appeal.

- b) The notice of appeal shall be in writing and shall stipulate that the appealing member 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 an annual or special meeting of the Academy.

The Board may, in its discretion, reinstate to membership status 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 its 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 the 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 may be proposed either by a vote of two-thirds of the Directors present at a duly convened meeting of the Board or by written request of not less than three percent of the members. The Board shall specify a reasonable period of time within which the proposed amendment shall be transmitted by the Secretary to the members by mail, and the time for votes to be mailed by the members to the Secretary. Such proposed amendment shall be accompanied by an appropriate discussion of the issues and it shall become effective ten days following the end of the voting period upon the affirmative vote of two-thirds of the members voting.

PREScribed EXAMINATIONS

The Academy Board, in accordance with Article I, Section 2B of the By-laws prescribes examinations as follows:

A candidate who has attained by examination the indicated status listed below shall be deemed to have met the education requirements for admission to membership:

Associateship in: Casualty Actuarial Society
 Society of Actuaries

Fellowship in: Canadian Institute of Actuaries
 Conference of Actuaries in Public Practice
 Faculty of Actuaries in Scotland
 Fraternal Actuarial Association
 Institute of Actuaries

Enrolled Actuary under subtitle C of title III of the Employee Retirement Income Security Act of 1974.

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

GUIDES TO PROFESSIONAL CONDUCT

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

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

1. *Professional Duty.*

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

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

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

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

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

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

4. Calculations and Recommendations.

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

5. Advertising and Relations with Other Actuaries.

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

6. Remuneration.

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

7. Titles.

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

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

OPINIONS AS TO PROFESSIONAL CONDUCT

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

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

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

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

OPINION A-1: PROFESSIONAL RELATIONSHIPS (Adopted 1969; Revised 1976, 1979)

INTRODUCTION

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

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

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

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

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

PREAMBLE TO GUIDES

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

GENERAL OPINION

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

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

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

Opinion a—DISAGREEMENTS AND DIFFERENCES OF OPINION

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

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

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

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

An actuary may encounter reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of his professional duties. In such case the actuary may wish to confer with the Academy's Committee on Discipline and, if consid-

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

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

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

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

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

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

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

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

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

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

Opinion d—ADVERTISING

INTRODUCTION

This Opinion supplements Guide 5 by presenting standards by which to distinguish advertising inconsistent with the intent of the Guide from advertising which serves the informational needs of the public and the legitimate publicity needs of actuaries and of organizations which employ actuaries. An actuary practicing in any field which is subject to rules prescribed by a regulatory body should also be aware of any rules promulgated by that body to govern advertising by professional practitioners whose service falls within its jurisdiction.

DEFINITION

"Advertising" as used in this Opinion encompasses all communications by whatever medium, including oral communications, which may directly or indirectly influence any person or organization to decide whether he has a need for actuarial services or to select a specific person or firm to perform actuarial services.

STATEMENT OF OPINION

It is the intent of this Opinion to discourage advertising which contains any statements or claims which are in any respect false, fraudulent, misleading, or deceptive, without discouraging advertising which serves the public by conveying information which is likely to be useful in deciding whether the services of any actuary are needed and in selecting an actuary to

perform needed services. Doubtful cases should be resolved in the spirit of that intent and Guide 5 (b).

Pursuant to this general Opinion, the Committee expresses the following specific opinions.

1. An actuary would be acting in conflict with the Guides to Professional Conduct if advertising used by him, or on his behalf with his knowledge and consent, contains any statements or claims which are in any respect false, fraudulent, misleading, or deceptive. Examples of advertising that would be in conflict include, but are not limited to, the following:
 - a) Advertising that falsely states or suggests that the services offered by another actuary are inferior to, or more expensive than, comparable services offered by the advertiser;
 - b) Advertising that contains statements of subjective opinion unless clearly identifiable as such;
 - c) Advertising that creates an expectation of favorable results that an actuary with relevant experience would know to be unjustified;
 - d) Advertising that implies the ability to bring improper influence to bear on any legislative, judicial, or regulatory body;
 - e) Advertising that offers a program, plan or other service that requires continued or future supervision by an actuary for its proper application but which fails to state the need for such continued or future supervision; or
 - f) Advertising that describes or suggests the basis of charges without disclosing any additional factors which may result in greater charges or other cost to the client, including advertising of actuarial services at reduced rates without disclosing that the cost of these services is included in whole or in part in the cost of other services or products provided to the client either by the actuary or by another person or organization with whom the actuary has any direct or indirect financial affiliation.
2. Advertising which relates to professional actuarial services, which emanates from a client, employer or other affiliate of the actuary and which may result in personal advantage to the actuary can be presumed to have been used on his behalf with his knowledge and consent, and the actuary shares the responsibility for such advertising.
3. It would not be in conflict with the Guides to Professional Conduct to use advertising, not otherwise inconsistent with the foregoing standards, which:

- a) Seeks to improve public understanding of actuarial services and of the availability of actuaries to perform such services;
- b) Describes the nature of services offered and lists the names and professional qualifications (including brief biographical data when appropriate) of actuaries providing such services;
- c) Contains a statement of policy or position related to the practice of actuarial science or addressed to a subject of public interest;
- d) Announces the promotion of actuaries, or changes in personnel or affiliation, or change of address; or
- e) Announces the availability for sale of books, programs, or systems written or produced by the actuary or his firm.

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

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

As an example of the use of titles, consider an employee who has the title of "Assistant Actuary" conferred by his employer. He may use this title and also the designation "M.A.A.A." if a member. 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 appropriate designation. This Guide applies fully, whether or not the employee has a title.

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

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

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

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

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

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

DEFINITIONS

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

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

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

OBJECTIVE

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

PERTINENT GUIDES

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

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

ACTUARY ACTING FOR AN INSURANCE COMPANY

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

ACTUARY ACTING FOR A POLICYHOLDER OF AN INSURANCE COMPANY

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

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

ACTUARY IN RELATION TO NON-INSURED PENSION PLANS

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

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

ACTUARY IN RELATION TO LEGISLATION AND REGULATIONS (Adopted 1975)

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

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

RESPONSIBILITY FOR AN ACTUARIAL REPORT TO A CLIENT

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

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

INTRODUCTION

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

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

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

THE APPLICABLE GUIDES

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

"4. Calculations and Recommendations.

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

CLARIFYING STATEMENT OF WORKING GUIDE

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

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

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

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

OPINION

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

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

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

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

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

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

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

**OPINION A-5: QUALIFICATIONS TO GIVE ADVICE
IN A SPECIFIC SITUATION
(Adopted 1973; Revised 1975, 1978)**

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

An actuary will be deemed to be qualified to give advice in his capacity as an actuary if his general experience involving the application of his actuarial studies and training equips him to understand the pertinent aspects of the particular problem or situation concerning which his advice is sought, and to produce (with such professional consultation as may be necessary) solutions, opinions, or recommendations whose likely consequences he should be able to ascertain. 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, 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.

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. The actuary should accept an assignment for which his qualifications are so limited only after he has disclosed the limitations to his client, and should undertake in the course of the assignment research and professional consultation sufficient to overcome these limitations.

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

INTRODUCTION

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

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

On the other hand, the Committee believes that there would be merit in adopting a statement of principles relating to the appropriate application of actuarial science to the financial reporting of life insurance companies and to adequate disclosure of pertinent and material facts. It is believed that the making and the observing of such a statement of the basic responsibilities of the actuary will tend to minimize the possibility of misunderstanding or misinterpretation by those relying on his work and the likelihood of need for disciplinary action under Article VIII of the Academy's Bylaws.

CLARIFYING STATEMENT

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

Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for dif-

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

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

OPINION

1. Guide 1(b) and Opinion A-5 remind the actuary that he will give actuarial advice only when he is qualified to do so. It is the opinion of the Committee that an actuary should undertake to prepare or verify reserves or other actuarial elements of financial statements only if he is familiar with the purposes and uses of such statements and, in the case of financial statements prepared in accordance with generally accepted accounting principles, with the application of such principles to life insurance accounting.
2. Guide 2(a) relates to the relationship of the actuary to his client or employer. It is the opinion of the Committee that an actuary who is responsible for any part of financial statements which are subject to audit must make sure that the auditor is fully cognizant of his relationship with the company. If a formal actuarial opinion is made part of published financial statements, the context of such opinion should make clear the relationship between the actuary and the company.
3. Guide 2(b) provides that an actuary will have due regard for the confidential nature of his work. It is the opinion of the Committee that when the actuary is required to make disclosures to the company's independent auditor and to support the assumptions and methods which he has used in the preparation of financial statements, appropriate steps should be taken to preserve the confidential nature of any formal written report which contains any confidential material.
4. When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the Committee that Guide 2(c) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any. The objective of Guide 2(c) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal actuarial opinion. Any such actuarial report or opinion should identify the actuary, his relationship with the company, and the scope of his activity in relation to the financial statements involved. In situations where a number of actuaries who are

responsible to a principal actuary participate in work relating to any such financial statement, any actuarial report or opinion should include the signature of the principal actuary.

5. Guide 3 relates to situations "in which there is or may be a conflict of interest involving the actuary's service" and states that "the actuary will not perform such service if the conflict makes or is likely to make it difficult for him to act independently." The service an actuary performs in reviewing financial statements for the purpose of forming, expressing, and publishing an opinion which purports to be independent with regard to such financial statements is a type of service to which Guide 3 is intended to relate. It is the opinion of the Committee that Guide 3 does not inhibit the service an actuary performs for an insurance company in preparing or evaluating material for inclusion in financial statements of such company. If an actuary employed or engaged by the reporting company does express a professional opinion regarding any material in the financial statements of such company, Guide 3 requires that his relationship with the company be clearly described in the opinion.
6. Guide 4(a) states that "the actuary will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed." It is the opinion of the Committee that Guide 4(a) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. In many instances such disclosure may be supported by oral discussions between the auditor and the actuary. Approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods.
7. It is the opinion of the Committee that Guide 4(b) requires that the actuary, in selecting actuarial assumptions and methods for use in any financial statement prepared in accordance with generally accepted accounting principles, take into consideration the published formal Recommendations of the Academy's Committee on Financial Reporting Principles. An actuary who makes use in any such financial statement of any assumption or method which conflicts with such Recommendations must be prepared to support his use of such assumption or method.
8. The Committee recognizes that an actuary may wish to take into consideration an exposure draft or other version of a proposed Recommendation of the Academy's Committee on Financial Reporting Principles. An actuary who utilizes any such proposed Recommendation should recognize that it is subject to withdrawal or to revision prior to adoption.

If an actuary makes reference to any such proposed Recommendation he should clearly identify it as such and as subject to withdrawal or revision.

9. It is the opinion of the Committee that Guide 4(c) should be interpreted as requiring that an actuary who, for any reason, uses in financial statements prepared in accordance with generally accepted accounting principles any assumption or method which in his opinion deviates materially from the requirements of Guide 4(b) or of Guide 4(d) will include in any actuarial report or opinion prepared in accordance with Opinion 4 above an appropriate and explicit qualification with respect to such deviation.

FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

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

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

DEFINITIONS

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

PROCEDURE FOR ADOPTION OF A PROPOSED RECOMMENDATION

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

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

- Step A.* A copy of the proposed Recommendation shall be sent to each member of the Academy's Board of Directors, with an invitation to comment by a specified date. The Board's approval is not required, but if two or more of the members of the Board express, either by their vote at a duly convened meeting of the Board or by individual letters addressed to the chairman of the Sponsoring Committee, a desire that processing of the proposed Recommendation be deferred, the Sponsoring Committee will not proceed to Step B unless and until the Board has acted to remove any such barrier to further processing.
- Step B.* After such initial circulation to members of the Board, the proposed Recommendation shall be circulated by the Sponsoring Committee to the members of the Academy, with an invitation to comment by a specified date.
- Step C.* After the Sponsoring Committee has reviewed any comments and made any revision of the proposed Recommendation which it thinks appropriate to reflect such comments, a copy of the proposed Recommendation as so amended shall be sent to each member of the Board.
- Step D.* The proposed Recommendation may not be published until 30 days thereafter, and may not be published then if two or more of the members of the Board express, either by their vote at a duly convened meeting of the Board or by individual letters addressed to the chairman of the Sponsoring Committee, a desire that publication be further deferred. In any such case the publication of the proposed Recommendation, or of any modification thereof, will be deferred until the Board has acted to remove any such barrier to publication.

PROCEDURE FOR ADOPTION OF A PROPOSED INTERPRETATION

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

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

COMMENT

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

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

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

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

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

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

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

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

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

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

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

INTERPRETATION 1-A: UNDERLYING THEORY

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

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

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

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

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

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

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

INTERPRETATION 1B: CONSERVATISM

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

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

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

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

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

INTERPRETATION 1-C: EXPENSES

(Revised October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

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

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

5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.
6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on recoverability. Any first-year expense not deferred will be charged against income in the accounting period in which it is incurred and thus not matched against future premium revenues. In order that the valuation premium include provision for all future costs, it is important that any item charged as a first-year expense not include any amount which properly should be attributed to any subsequent policy year.
7. Judgment must be exercised as to the applicability of current expense rates to future years. The expense factors should take into account the actual experience of the company to the extent unit cost information is available and applicable. They should also reflect expected long term trends and not give undue weight to recent experience. An upward trend in unit expenses should be considered in determining expense assumptions. A declining trend in unit expenses should not be projected unless there are sound reasons to believe that such trend will continue. The actuary should consider the expected rate of future new business as well as the impact of inflation on future unit expense rates. The underlying assumption for future inflation should be consistent with that considered in selecting interest rate assumptions.

INTERPRETATION 1-D: PURCHASE ACCOUNTING

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

1. It is stated in Recommendation 1 that reserves computed under "Purchase Accounting" situations should be based on assumptions which are chosen as of the date of purchase. Several methods of computing reserves in these situations have been developed^{/1/}. The following two methods are recognized to have substantial support within the profession as producing results consistent with the application of Recommendation 1 to other business.

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

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

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

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

In arriving at the predetermined amount, it would be appropriate to use the amount determined by the purchaser in establishing the purchase price, so long as the elements of the purchase price were bar-

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

gained for in good faith and the predetermined amount gave due consideration to appropriate provisions of APB Opinion No. 16 relating to the allocation of the purchase price and the subsequent accounting thereof. If the purchase price has been determined by a method which utilized book values for the assets of the purchased company, the Defined Initial Reserve Method is not appropriate for determining the reserves for the individual life business.

- b) **Defined Valuation Premium Method.** Valuation premiums for the acquired business are taken as the gross premiums less a reasonable profit allowance for the risk assumed by the acquiring corporation. Reserves are then computed as the present value of future benefits and maintenance expenses less the present value of future valuation premiums, using assumptions appropriate to the business which include provision for adverse deviation.

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

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

chased company at the date of purchase. This amount could then be added to both assets and liabilities so as to produce a deferred acquisition cost and to increase the benefit reserve. Another technique would be to determine the additional valuation premiums necessary to make the benefit reserve equal to the benefit reserves carried by the purchased company at the purchase date, and to add the present value of these additional premiums to both assets and liabilities, so as to produce a deferred acquisition cost asset. A third technique would be to split the valuation premium into an expense valuation premium and a benefit valuation premium in the same proportion as the valuation premium is split on new issues.

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

INTERPRETATION 1-E: MORTALITY AND MORBIDITY

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1. When setting mortality assumptions, the company's own experience should be used as a guide to the expected mortality. If the company does not have experience studies, or if the experience is not statistically reliable, use may be made of intercompany statistics. It should be remembered that intercompany experience does not represent the experience of any one company but is a composite, with each company's results being higher or lower than the average. When setting mortality assumptions based on intercompany experience, the actuary should consider company experience to the extent that it is credible.

2. Other considerations in setting mortality assumptions include the nature of the market in which the product is sold, the type of insurance plan (including any renewability and convertibility features), the sex distribution, the underwriting standards of the company, the underwriting procedures used (medical, nonmedical, guaranteed issue, conversion of term insurance, exercise of guaranteed purchase options, etc.), and the underwriting mortality class. It may be appropriate to set separate mortality assumptions or establish separate additional reserves for the possible mortality classes which could be identified by the above items if material financial differences would result.
3. Additional reserves for substandard cases should reflect the nature of the hazard causing the rating. If the expected additional cost is constant, an approach using a level additional reserve may be satisfactory. However, if the additional cost varies with duration, reserves should be based on a table which reflects expected experience.
4. In selecting morbidity assumptions, in addition to the factors mentioned above the following should be considered:
 - (a) Both the type of coverage and the specific contract provisions affect the choice of assumptions. Examples of contract provisions to be considered include the renewal provisions, any waiting period provisions, the definition of covered loss, and the benefit provisions.
 - (b) Factors which could result in overinsurance, such as the level of public benefits and the likelihood of their expansion, should also be considered. If the replacement ratio of after-tax income could increase because of such factors, a more conservative valuation basis should be used.
 - (c) The claim payment practices of the company should also be recognized in the morbidity assumptions selected. A liberal interpretation of policy benefits could require higher active-life reserves because of increased claim frequency or benefit payment levels. Conversely, the termination assumptions for the disabled-life reserves may be higher because of the liberal administration of new claims, resulting in lower required reserves per claim.
 - (d) Existing legislation and judicial interpretation of contract provisions may occasionally require payment of benefits beyond those contemplated when the contract was drafted. Such increased obligations should be reflected in the reserves with respect to business written after the effect of such legislation or court decisions has been recognized.
 - (e) The anticipated level of future inflation in health insurance costs and the ability of the company to secure timely rate increases should be considered in selecting morbidity assumptions.

5. The effect on the levels of valuation premiums and reserves must be examined when margins for adverse deviation in mortality and morbidity are selected. Interpretation 1-B (No. 3) provides that the margin for adverse deviation should not decrease the valuation premium and should develop aggregate reserves equal to or greater than the aggregate reserve without the margin for adverse deviation.
6. The margin for adverse deviation would not be expected to cover catastrophic risks or, in the case of annuities, significant medical breakthroughs.

INTERPRETATION 1-F: LAPSE

(Published October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

1. The company's own experience should be used as a guide to the expected lapse rates to be experienced in the future. To the extent that a company's own lapse experience is not statistically reliable, intercompany experience may be used.
2. Factors which may be considered when establishing lapse rate assumptions include duration, issue age, plan of insurance, policy size, premium mode distribution, attained age, sex, renewability and convertibility, the market for the product, and the marketing technique employed.
3. Care should be taken when providing a margin for adverse deviation in lapse rates, since an increase in the lapse rates may reduce the reserve otherwise determined. Under these circumstances, it may be necessary to reduce the lapse rate below that expected in order to provide a margin for conservatism.
4. Lapse rates are often subject to economic cycles. It is not considered necessary to anticipate variations in lapse rates due to small temporary changes in economic conditions. Trends in economic conditions which are expected to be long term or severe enough to have a significant and continuing effect on lapse rates should be reflected in the lapse rate assumptions.

INTERPRETATION 1-G: INTEREST

(Published October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

1. The interest rate assumption is the series of yield rates assumed on funds to be invested over the lifetime of the policies involved. The yield rate includes dividends, rental income, and interest, and is net of depreciation and other investment expenses. Accrual of discount and amortization of premium should be included in determining the yield rate. Factors to consider which may influence the expected yield rate assumption include the type of investments, anticipated cash flow and reinvestment patterns, recent or expected changes in company invest-

ment policy, inflation, the method which the company uses to distribute investment income for the type of business being valued, and government policy. The exposure to surrenders and to policy loans and the policy loan interest rate should also be considered in selecting the yield rate assumption.

2. The chance of adverse deviation with respect to funds which will be invested during the early years after issue is much less than with respect to funds which will be invested many years after issue. For this reason, the provision for adverse deviation should generally be greater for later durations than for earlier ones. It should be noted that, in certain situations, Interpretation 1-B (No. 3) will require that some assumed interest rates be increased to provide for adverse deviation.

INTERPRETATION 1-H: RELATION TO GROSS PREMIUM ASSUMPTIONS

(Published October, 1979 by the Committee on Life Insurance Financial Reporting Principles)

In selecting the actuarial assumptions for financial reporting under GAAP, the actuary will find it useful to refer to the assumptions which were used in calculating the corresponding gross premiums and to the rationale for their selection. The gross premium assumptions and the valuation assumptions need not be identical. Depending on the gross premium calculation method employed, the gross premium assumptions may be those considered most likely or may contain varying measures of conservatism, while the valuation assumptions must contain provisions for adverse deviations. Both sets of assumptions should be made with reference to the same underlying best estimate evaluation of future experience.

RECOMMENDATION 2: RELATIONS WITH THE AUDITOR

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

1. This Recommendation supplements Opinion A-6 in giving important advice concerning the actuary's relations with the auditor in connection with review of financial statements of a stock life insurance company to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. The actuary will appreciate that if the auditor is unable to form an opinion on the basis of information furnished by the actuary the auditor may submit the actuary's findings to another qualified actuary for review, and in such case the actuary should make his material available to the other actuary and should himself be available for supplemental advice and explanation.
3. A consulting actuary who is engaged with an auditor in the same audit should prepare a written plan of coordination clearly setting forth the na-

ture and scope of the actuary's responsibilities with respect to the audit. The actuary should clearly identify in writing to the auditor the basic records he has relied upon in the course of his work and should describe any interpretations relied upon (e.g., "valuation amounts" for decreasing term plans is initial amount, "age" for renewable term plans is original age, etc.) The actuary should clearly document his work and should either reconcile his figures with those appearing in published financial statements or should submit a letter to the auditor setting forth details of the figures he has reviewed and ask the auditor for a copy of his reconciliation to published financial statements.

INTERPRETATION 2-A: RELATIONS WITH THE AUDITOR

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

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

INTERPRETATION 2-B: DOCUMENTATION

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

1. A consulting actuary engaged with an auditor to audit or review a financial statement of a stock life insurance company, or specified elements thereof, shall clearly document his work (Recommendation 2). It is prudent and reasonable to prepare documentation which both aids the actuary in his work and provides support for the actuarial report or opinion rendered pursuant to his audit or review.

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

RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION

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

1. This Recommendation applies to the work of an actuary who acts for a stock life insurance company in the preparation of its financial statements, who contributes elements for inclusion in any such financial state-

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

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

Actuarial Report

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

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

Statement of Actuarial Opinion

11. Opinion A-6 states (No. 4) that the objective of Guide 2(c) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal Statement of Actuarial Opinion.
12. A written Statement of Actuarial Opinion prepared for publication with financial statements of a life insurance company will normally include statements as to the scope of the actuary's participation in the preparation and the appraisal of the financial statements, his professional opinion as to the actuarial elements in the statements, and a statement of his relationship to the company. Such Statement of Actuarial Opinion should cover the subjects referred to in paragraphs 6, 7, 8, 9, and 10

above, although normally without the supporting detail which would be appropriate in an Actuarial Report.

Other Actuarial Statements

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

INTERPRETATION 3-A: ILLUSTRATIVE STATEMENTS OF ACTUARIAL OPINION

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

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

"I have examined the Actuarial assumptions and actuarial methods used in determining future policy obligations and expenses, deferred acquisition expenses, and related actuarial items (list other material

items) in the financial statements of the Company, as prepared by the Company to accord to generally accepted accounting principles, as of December 31, 19____, and December 31, 19____, and for the years then ended."

5. If the actuary has examined the underlying records the scope paragraph of a Statement of Actuarial Opinion might include a sentence such as the following:

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

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

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

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

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

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

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

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

"... with the exception of the change described in the preceding paragraph (or in footnote____) ..."

7. The comparison of net liabilities referred to in paragraph 10 of Recommendation 3 might be stated as in one of the following examples, or in such other way as meets the circumstances of a particular case:

- a) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses is, \$_____ less than the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.

- b) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, plus an amount of \$_____ provided for in restricted surplus, is at least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.
 - c) The amount of net liability for future policy obligations and expenses, less the amount of unamortized acquisition expenses, is at least equal to the amount of net liability for future policy obligations reported in financial statements filed with the Insurance Commissioner of the State of_____.
8. The text of an Actuarial Report is likely to be much more detailed and more extensive than the text of a Statement of Actuarial Opinion, and the form is likely to be controlled by the nature and extent of the information to be recorded.

RECOMMENDATION 4: REINSURANCE CEDED BY LIFE INSURANCE COMPANIES

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

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

INTERPRETATION 4-A: REINSURANCE APPROXIMATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

Paragraph 4 of Recommendation 4 says, in part, that "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". This Interpretation seeks to remind the actuary that there will be situations when special care should be given to the assessment of the materiality of a "simplified approach".

When the amount of reinsurance ceded is a substantial proportion of the total amount of insurance in force with the ceding company, or when unconventional, or "special" reinsurance arrangements are in effect, it is incumbent on the actuary to use the approximations suggested in paragraph 4 only after extensive tests have satisfied him or her that such approximations do not introduce material distortion into the ceding company's financial statements.

For further background and insight into the subject of accounting for reinsurance ceded, the actuary is directed to pages 397-413 (especially page 411 for yearly renewable term reinsurance) of Volume XXVII of the Transactions of the Society of Actuaries.

RECOMMENDATION 5: RECOGNITION OF PREMIUMS

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

1. This Recommendation relates to the recognition of premiums in financial statements of a stock life insurance company to be presented as

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

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

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

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

1. This Interpretation relates to questions which may arise with respect to individual life insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. The Committee took note of four methods which have been used for recognizing gross premiums in revenue. These are discussed in par-

agraphs 4-7. These methods represent acceptable *actuarial* practice, but it is the responsibility of the accountant to determine in each case whether a particular method represents acceptable *accounting* practice.

The four methods are:

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

3. Under each method, consistency of recognition of premium revenue for corresponding gross and valuation premiums depends upon the proper handling of a number of financial statement items including: gross premium accrual amounts, any valuation premium accrual amounts, and accruals of expense provisions (provided by the reserving structure) related to the premium accruals.¹ These items also affect the timing of the recognition in net income of any profit margin (any excess of the gross premium over the corresponding valuation premium) and the timing of the release from the reserves into net income of provisions for adverse deviation. Accordingly, each method is discussed under the following headings: (a) gross premium, (b) valuation premium, (c) other items, and (d) net income.

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

a) Gross premium:

The increase in the gross advance premiums² is subtracted from the gross collected premiums to obtain gross premium revenue. The

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

²"Advance premium" is used throughout this Interpretation to refer to a premium paid prior to but due after the valuation date. Deferred premium is used here to

amount of gross advance premiums is a liability. No asset will be held on account of deferred premiums or uncollected premiums.

b) Valuation premium:

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

c) Other items:

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

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

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

d) Net income:

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

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

a) Gross premium:

The increase in the gross advance premiums is subtracted from, and the increase in the gross due but uncollected premiums is added to gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. An asset will be

refer to a premium which is not yet due, but which will be due before the end of the current policy year. This Interpretation relates to advance premiums before application of any discount; the accounting for such discount is not within the scope of this Interpretation.

held on account of the gross premiums which are due but uncollected. There will be no asset held on account of deferred premiums.

b) Valuation premium:

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

c) Other items:

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

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

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

d) Net income:

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

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

a) Gross premium:

A liability is established for gross advance and unearned premiums³ and an asset is established for gross due and uncollected premiums, a

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

portion of which may also be included in the unearned premium liability. The increase in gross advance and unearned premiums is subtracted from and the increase in gross uncollected premiums is added to gross collected premiums to obtain gross premium revenue.

b) Valuation premium:

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

c) Other items:

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

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

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

d) Net income:

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

7. Method #4: The entire premium for a policy year is recognized at the beginning of that policy year. Although this method is the one most commonly used for statutory accounting, its treatment of deferred premiums does not conform to Rule 7A-03-4 of SEC Regulation S-X, as revised February 14, 1974, and therefore is not used in financial statements prepared in accordance with generally accepted accounting principles. It is mentioned here only for completeness.

8. Under each method, the proper handling of the various statement items (including: gross premium accrual amounts, valuation premium accrual amounts, and accruals of expense provisions relating to the premium accrual) depends upon the formula used in the reserve computation. As one example, if Method #2 (premiums recognized when due) is used and the underlying reserve formula is of the "mid-terminal" type (which assumes premiums are paid continuously and expense provisions are released with corresponding timing), then the adjustments described in paragraph 5 will be modified to the following.

a) Gross premium:

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

b) Valuation premium:

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

c) Other items:

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

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

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

d) Net income:

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

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

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

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

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

1. This Interpretation relates to questions which may arise with respect to individual health insurance contracts in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. Individual health insurance contracts "which are expected to be in force for a reasonable period of time and for which elements of expense or benefit cost are not level" (cf. Audit Guide, page 71) are treated like individual life insurance for purposes of premium recognition. Interpreta-

tion 5-A applies to any form of individual health insurance, regardless of the renewal provisions provided in the policy, if it is expected that the policy may be renewed over a period of years with reasonably predictable persistency.

3. Other individual health insurance contracts (except credit) where the policy is not expected to be in force for a reasonable period of time will generally have a term of one year or less. The gross premiums for such contracts are recognized as revenue on a pro rata basis over the period covered by the premium. An unearned gross premium¹ should be computed either on a pro rata basis or by a reasonable approximation thereto. The unearned gross premium may be used in either of two ways, depending on the accounting practices of the company, as follows:

- a) Gross premiums may be recognized as revenue in the same way as for individual life insurance, and the increase in the unearned gross premium will be charged in the income statement like changes in life insurance reserves. This method is most commonly used by life insurance companies.
- b) Premium revenue may be decreased by the amount of increase during the accounting period in the gross unearned premium. This is the method commonly used by casualty insurance companies.

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

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

INTERPRETATION 5-C: RECOGNITION OF PREMIUMS FOR CREDIT INSURANCE

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

1. This Interpretation relates to questions which may arise with respect to credit life and credit health insurance contracts, both individual and group, in relating gross premium revenue recognition to the recognition of valuation premiums in the reserving structure.
2. The protection under credit insurance contracts is directly associated with a loan agreement or sales contract. Under single premium contracts, the entire premium for the insurance on an individual is paid at the inception of his coverage. Under monthly outstanding balance contracts, pre-

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

miums are paid monthly for the protection granted during the period on each person covered under one master contract.

3. Regardless of the type of coverage or manner of premium recognition, the reserving structure or other liability items should take into account the expenses related to the contract, premium taxes, retrospective commission or experience refund arrangements, and any other pertinent items.

4. Monthly Outstanding Balance Contracts:

In determining premium revenue for these contracts, the gross unearned portion¹ of any premium which has been recognized as being received may be determined by the monthly pro rata method.

5. Single Premium Contracts:

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

- a) Credit Life Insurance:

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

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

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

- b) Credit Health Insurance:

"Gross premiums should be recognized as revenues over the stated period of the contract in reasonable relationship to the anticipated claims" (cf. Audit Guide, p. 71). Net single premiums for anticipated future claims may be determined with reference to tables such as those published in the Proceedings of the National Association of Insurance Commissioners, for 1968 and 1970, or to tables based on

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

the company's own experience. The gross unearned portion of the premium may be determined as a fraction of the gross single premium for the contract, the fraction being equal to the ratio of (i) the net single premium for anticipated future claims as of the valuation date to (ii) the net single premium for anticipated future claims as of the date of issue of the contract, both based on an appropriate table, as mentioned above.

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

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

6. Profit Recognition:

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

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

RECOMMENDATION 6: PARTICIPATING POLICIES SOLD BY STOCK LIFE INSURANCE COMPANIES

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

1. This Recommendation relates to the actuarial methods and assumptions with respect to the accounting treatment of participating insurance in financial statements of a stock life insurance company, to be presented as having been prepared in accordance with "generally accepted accounting principles" as that term is understood in the United States.
2. Participating insurance differs from non-participating insurance in that the participating policyholder is contractually entitled to participate in the distribution of surplus. Such distribution, in the form of policy dividends, is determined annually by company management, at its discretion, subject to any legal or other restrictions affecting such distribution.
3. The primary focus of GAAP accounting for participating business is to ensure that there be excluded from stockholders' profits in any accounting period that portion of profits on participating business (hereinafter called "participating profits") with respect to such period which will not ultimately inure to the benefit of the stockholders. Actuarial judgment

is frequently required to determine the stockholders' portion of current period profits.

4. In determining the stockholders' portion of participating profits, the actuary should recognize any restrictions on the distribution of profits to stockholders (whether imposed by law, regulation, contract, company charter or practice, or otherwise), company policy with regard to the distribution of participating profits, and any other factors which might influence the division of profits between stockholders and policyholders.
5. In selecting actuarial methods and assumptions for the calculation of reserves and determination of participating profits, the actuary should be guided by actuarial principles analogous to those outlined for non-participating policies in Recommendation 1 (and Interpretations thereof), and should recognize the nature of participating business and the company's practices with regard to policyholder dividend distribution.
6. It should be recognized that among stock companies there are differences as to the practices followed in determining policyholder dividends. For example, in one company dividends may be a means of distributing profits from participating business in approximate proportion to the sources of the profits. In another company, dividends may have little relation to actual profits. It would be inappropriate to generalize for the accounting treatment of participating business a single standard principle that does not recognize such differences.
7. Caution should be exercised to ensure appropriate treatment of dividends payable in the succeeding accounting period. Any separate liability established for such dividends should take account of any provision already made in the reserve calculation. Moreover, establishing a liability for the full amount of such dividends may have a distorting effect, unless some offset is provided elsewhere.
8. With respect to participating business, the Actuarial Report, which is discussed in Recommendation 3, should disclose both the nature of any restriction affecting the distribution of the profits from such business, and the actuarial methods that have been employed in determining profits to stockholders. If such information is not disclosed elsewhere in the financial statements, it should be disclosed in the Statement of Actuarial Opinion, which is also discussed in Recommendation 3.

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

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

1. This interpretation relates to actuarial considerations involved in the determination of the stockholders' portion of participating profits of stock life insurance companies, in accordance with Recommendation 6.

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

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

5. If the limit on the stockholders' portion is, for example, 10% of participating statutory profits, then 90% of pre-dividend participating GAAP profits would be credited to the Participating Policyholders' Account. In this situation, the difference between the stockholders' portion (10%) of statutory profits and the stockholders' portion (10%) of GAAP profits is treated as a timing difference.
6. If the limit on the stockholders' portion is, for example, 50¢ per thousand of participating insurance in force, all participating GAAP profits in excess of 50¢ per thousand would be credited to the Participating Policyholders' Account. In this situation, there are no timing differences.
7. If the limit is, for example, the greater of 10% of statutory profits or 50¢ per thousand of participating insurance in force, the actuary should consider which of the two limits is likely to predominate in statutory statements in future years.

- a. When the 10% limit is likely to govern in most future years, it would generally be appropriate to report as stockholders' profits 10% of pre-dividend participating GAAP profits for the year. In this case, any additional amounts arising from the alternate limit should be taken into stockholder profits at the appropriate times. One possible approach to the recognition of such additional amounts would be to credit the stockholders with 10% of pre-dividend participating GAAP profits for the period or, if greater, the excess of (i) cumulative stockholder statutory profits as defined by the restriction over (ii) cumulative stockholder GAAP profits from the participating branch reported up to the beginning of the period.
 - b. When the 10% limit is not likely to govern in most future years, it would generally be appropriate to report stockholders' profits equal to the amount determined by the actual current limitation (i.e., 50¢ per thousand or 10% of statutory profits).
8. There may be circumstances where a company has no formal restrictions on the distribution of participating profits to stockholders, or where dividends have little relation to actual profits, or where the amount of participating profits to be retained for stockholders is expected to be substantially less than the limit defined by the restriction, or where dividends to policyholders are expected to exceed available participating profits before dividends. In situations such as these, it may be appropriate to calculate reserves using a formula which treats dividends directly as future disbursements, as described in paragraph 2.c of Interpretation 6-B. If reserves are so calculated, then in the absence of restrictions, all of the participating profits emerging, after policyholder dividends, would be deemed to inure to stockholders, no separate Participating Policyholders' Account would exist, and dividends would be charged to current operations. Where restrictions do exist, profits in excess of such restrictions would be credited to the Participating Policyholders' Account.
9. "Loss recognition tests" for reserve strengthening should be applied with a view to the extent to which future losses may inure to stockholders, recognizing the ability and willingness of the company to reduce future dividends to absorb future losses. If future dividends are likely to be reduced, the test for reserve strengthening would normally consider such reductions. However, if present dividend levels are likely to be maintained even in the event of future losses, such dividends should be incorporated into the reserving formula in the loss recognition tests.
10. In any situation it is likely that considerable judgment will be required. In the course of judging whether the approach is reasonable, the actuary should consider the following questions:
- a. Will reported stockholders' profits over the lifetime of the participating operation actually inure to the stockholders under the applicable restrictions?

- b. Will past and/or future dividend payments to stockholders reduce the amount available to stockholders below the amount which would otherwise be indicated by the applicable restrictions?
- c. Will stockholders' profits be reported in a reasonable manner? Will there be material fluctuations in reported stockholders' profits from year to year, even in the absence of unexpectedly favorable or adverse fluctuations?

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

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

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

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

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

- b. Treat dividends as in 2.a, but employ reserve assumptions consistent with gross premium assumptions, containing substantial provisions

for the risk of adverse deviation. Such provisions would normally be much larger than those for non-participating business, recognizing the larger provisions for adverse deviation contained in gross premiums.

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

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

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

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

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

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

(Revised June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

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

Paragraphs 4 through 9 comment on these six responsibilities.

3. The Statement of Actuarial Opinion should list the items and amounts on which the actuary expresses an opinion. The list should include but not necessarily be limited to the aggregate reserve for life policies and contracts (Exhibit 8 of the Statement), aggregate reserve for accident and health policies (Exhibit 9 of the Statement), net deferred and uncollected premiums, and policy and contract claims liability at the end of the current year (Exhibit 11, Part 1 of the Statement). The actuary need not extend his or her review to items other than those specified in the Instructions, except possibly in instances where such items are computed by means of a long-term discounting of future payments which

are dependent upon the occurrence of events in the future. Examples of such items might include additional reserves for optional modes of settlement at maturity, optional nonforfeiture benefits, additional reserves for excess mortality under group conversion policies, reserves involving life contingencies under Separate Account contracts; reserves for group pension deposit type contracts, and other such items if not included in Exhibits 8, 9 and 11, Part I.

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

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

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

- a) the then present value of future benefits and anticipated expenses,
- b) the then present value of future guaranteed gross premiums

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

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

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

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

INTERPRETATION 7-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

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

1. An actuary stating an actuarial opinion in a Statutory Annual Statement is expressing a personal opinion for which the actuary takes full responsibility, except to the extent to which the opinion indicates reliance on other opinions. However, the actuary will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers. The actuary should not ordinarily indicate, in the opinion, reliance on such other persons.
2. The Instructions include wording appropriate for use in the case where the actuary relies on an accounting firm for the accuracy of the inforce inventory. That wording is appropriate for use where the accounting firm maintains the company inforce inventory. However, the actuary should not indicate reliance on an accounting firm that acts solely as an auditor of the inforce inventory, since it is the intent of the Instructions that the actuary indicate reliance, if at all, on the person or firm directly responsible for maintaining the inforce.
3. Most life insurance companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case the one actuary should sign the opinion as called for by the Instructions. However, in a life insurance company where no one actuary has sufficient knowledge of the actuarial items to enable him to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial reporting responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to

comply with the Instructions requiring the "statement of a qualified actuary" The question should also be considered where a company actuary is responsible for some actuarial statement items and an outside actuarial consultant is responsible for others.

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

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

INTERPRETATION 7-B: ADEQUACY OF RESERVES

(Revised June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. The actuarial opinion deals with policy and contract liabilities and other actuarial items. Although the valuation bases of invested assets, and their yield, are matters to be considered in adopting reserve valuation assumptions, the statement requirement does not call upon the actuary to express an opinion with regard to the general assets of the company. The NAIC spells out the valuation bases for assets in some considerable detail, and it is expected that the actuary can rely on the company's valuation of assets in accordance with those procedures, and the resulting yield in determining valuation interest assumptions.
2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unmatured obligations of the company . . .", the actuary should evaluate the actuarial assumptions used by comparison with plausible sets of adverse circumstances and in relation to the time periods over which such circumstances can plausibly be expected to prevail. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would imply an excessive level of pricing of the insurance product, and good actuarial practice does not encompass such a degree of conservatism.

3. The comments on gross premium valuation in the seventh paragraph of Recommendation 7 refer to "an appropriate margin" over the gross premium reserves. Appropriateness of the margin should be judged in the manner described in paragraph 2 above. That gross premium valuation is a test for solvency under assumptions based on actual and anticipated experience. Therefore, the following factors should be considered:
 - a) trends in the company's unit expense rates, including but not limited to the impact of inflation and of changes in productivity of company staff and equipment upon such expense rates;
 - b) consistency between the trends in annual statement portfolio yield rates and the inflation assumption used for unit expense rates; and
 - c) the extent to which policy dividends may be reduced in the future, if solvency is in question.

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

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

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

The company holds aggregate life insurance, annuity and accident and health insurance reserves of \$_____. Although this amount meets the statutory requirements of the state of _____, it does not appear adequate in the light of the company's experience. Tests indicate this amount would have to be increased to approximately \$_____ to make a good and sufficient provision for the unmatured obligations under the company's policies and contracts.

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

The opinion paragraph should then begin:

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

(i) ...

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

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

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

RECOMMENDATION 8: STATEMENT OF ACTUARIAL OPINION FOR FIRE AND CASUALTY INSURANCE COMPANY STATUTORY ANNUAL STATEMENTS

(Published November, 1978 by the Committee on Fire and Casualty Insurance Financial Reporting Principles)

1. This Recommendation delineates the responsibility of the actuary in signing a statement of actuarial opinion. Such opinion relates to the loss and loss expense reserves and other actuarial items contained in an Annual Statement of a Fire and Casualty Insurance Company to a state regulatory authority, i.e., the "Statutory Statement".
2. The Statement of Actuarial Opinion should list the items and amounts on which the actuary expresses an opinion.
3. The Statement of Actuarial Opinion will express the opinion of the actuary as to whether the stated reserves:
 - (i) are computed in accordance with commonly accepted actuarial methods and are fairly stated in accordance with sound actuarial principles,
 - (ii) are based on actuarial factors which are relevant to policy provisions,
 - (iii) meet the requirements of the insurance laws of (state of domicile),
 - (iv) make a good and sufficient provision for all unpaid obligations,
 - (v) are computed on the basis of similar general methods as used in the preceding year. If a change in methods is relevant to a change in the current reserve level, an explanation should follow.

Paragraphs 4 through 7 comment on these responsibilities.

4. "Commonly accepted actuarial standards" and "sound actuarial principles" emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actu-

aries, the *Proceedings* and other publications of the Casualty Actuarial Society, the *Proceedings* of the Conference of Actuaries in Public Practice, recognized actuarial textbooks and regulations of State Insurance Departments. In particular, the Casualty Actuarial Society's statement of principles regarding property and casualty loss and loss adjustment expense liabilities and the references cited therein should be reviewed by the actuary. The actuary's judgment in developing the standards for the actuarial computation must take into account the specific characteristics of the contracts with respect to which the actuary is expressing an opinion.

5. The actuary should review the statutory reserve requirements of the state of domicile of the company on whose reserves he or she is expressing an opinion. In those instances wherein there is some question that because of company experience or practices, inappropriate or inadequate statutory reserve standards, or extraordinary external events occurring prior to the statement date, the statutory reserves might not make good and sufficient provision for unpaid obligations, the actuary should make further tests before expressing an opinion as to such reserves and other actuarial items. It is important to note that the actuary is expressing an opinion of the adequacy of the aggregate reserves and that possible deficiencies for individual components may be offset by margins in other items.
6. If there is any material change in the actuarial assumptions or methods from those previously employed, that change should be mentioned in the actuarial statement. Where the determination of claim liabilities is based on the periodic updating of experience data, such periodic updating is not a change in actuarial assumptions or methods within the meaning of this paragraph.
7. The statement of actuarial opinion should include (1) a paragraph identifying the actuary and indicating his or her relationship with the company; (2) a scope paragraph identifying the subjects on which an opinion is to be expressed and describing the scope of the actuary's work; and (3) an opinion paragraph expressing his or her opinion with regard to such subjects. One or more additional paragraphs may be needed in individual cases if the actuary considers it necessary to state a qualification of his or her opinion or to explain some aspect of the annual statement which is not already sufficiently explained in the annual statement.

INTERPRETATION 8-A: RESPONSIBILITIES OF THE ACTUARY AND OTHERS

(Published November, 1978 by the Committee on Fire and Casualty Insurance Financial Reporting Principles)

1. In furnishing a Statement of Actuarial Opinion, the actuary is expressing a personal opinion for which the actuary takes full responsibility,

except to the extent to which the opinion indicates reliance on other opinions. However, the actuary will ordinarily make use of other personnel to carry out assignments relative to the matters which the opinion covers. The actuary should not ordinarily indicate, in the opinion, reliance on other persons, in such circumstances.

2. Most Fire and Casualty Insurance Companies have an organizational structure in which the pertinent financial reporting responsibility is held by a single actuary or chief actuary who has knowledge of the actuarial items pertaining to all lines of the company's business. In that case, the one actuary should sign the opinion. However, in a Fire and Casualty Insurance Company where no one actuary has sufficient knowledge of the actuarial items to enable one of them to render a single opinion for the business of the entire company (as, for example, may occur in a company where financial responsibility for various product lines is divided among two or more actuaries), the actuaries should consider how best to communicate their respective responsibilities. The question should also be considered where a consulting actuary is responsible for the work of others.

In those circumstances where more than one actuary is to sign a statement of opinion, the following approaches appear to the Committee to be in accordance with the intent of Recommendation 8 and satisfactory from a professional standpoint:

- a) One actuary could state an opinion as to all the actuarial items, and indicate reliance on another actuary's statement of opinion, also included on the same page of the Statement, as to that portion of the actuarial items for which the second actuary, rather than the first, takes responsibility.
- b) Each actuary could sign the statement of opinion with respect to the portion of the actuarial items for which that actuary takes responsibility. The opening paragraph, scope paragraph and opinion paragraph should properly identify the actuaries who are rendering the statement of opinion. The statement could clearly identify the separate amounts of the listed actuarial items on which each actuary is expressing an opinion.

INTERPRETATION 8-B: ADEQUACY OF RESERVES

(Published November, 1978 by the Committee on Fire and Casualty Insurance Financial Reporting Principles)

1. The Statement of Actuarial Opinion deals with loss and loss expense reserves. Other liabilities may be included in the actuarial opinion. It does not call upon the actuary to express an opinion with regard to the general assets of the company.
2. In forming an opinion as to whether reserves "make a good and sufficient provision for all unpaid obligations represented by the stated re-

serves . . .", the actuary should evaluate the actuarial judgments used giving recognition to other factors as well as the time periods over which the liabilities will extend. To hold reserves so great that a company could withstand any conceivable circumstances, no matter how adverse, would be excessive and good actuarial practice does not encompass such a degree of conservatism.

INTERPRETATION 8-C: QUALIFICATION OF ACTUARY'S STATEMENT OF OPINION

(Published November, 1978 by the Committee on Fire and Casualty Insurance Financial Reporting Principles)

1. The Actuarial Statement of Opinion requires the actuary to state whether an opinion is qualified in any respect. If so, the reason(s) for that qualification should be set forth.
2. If the actuary does not take responsibility for the work of others on which the actuary has relied, the Statement of Actuarial Opinion should define the work of others and the extent to which such others' work forms the basis for the Opinion.
3. If the inadequacy exceeds Annual Statement surplus, the Statement of Actuarial Opinion should so state.

RECOMMENDATION 9: MATERIALITY

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. This Recommendation, sponsored by the Committee on Life Insurance Financial Reporting Principles, discuss the application of the concept of materiality to actuarial aspects of the financial reporting of life insurance companies.

The concept of materiality is frequently referred to in actuarial practice and literature. For example, Opinion A-6, **ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH FINANCIAL REPORTING OF LIFE INSURANCE COMPANIES IN THE UNITED STATES**, states in paragraph 6 that "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." As another example, the paper "Analysis of Approximate Valuation Methods" by E. Allen Arnold in Volume VII of the *Transactions of the Society of Actuaries* deals theoretically with methods for approximation.

2. An actuary is expected to pay scrupulous attention to professional standards in the selection of actuarial assumptions and methods, and in the disclosure of significant information to those whose actions may be in-

fluenced by his actuarial opinions or findings. An actuary, however, may find that the improvement in accuracy or in understanding which may result from the application of theoretically ideal formulas and methods in complete detail, without regard to considerations of timing and expense, by comparison with the use of an approximation or other shortcut procedures, or the omission of a specific disclosure, is so slight as not to justify the expenditure of the additional time and money needed. Under the concept of materiality, it is appropriate for the actuary to employ such approximate methods and procedures when the effect would be immaterial—that is, of little significance to a potential user of the actuary's work. It is also generally not necessary to utilize methods or procedures which imply a degree of precision that is in fact unattainable due to the level of uncertainty which may be contained in the actuarial assumptions employed.

3. Determining whether an item is material or not is a difficult professional judgment. In making that judgment, the actuary should consider the decision-making framework of the typical user of the actuary's work, and his probable response. The judgment involves quantitative as well as qualitative consideration. Although Interpretations of this Recommendation attempt to provide guidance to the actuary in making decisions as to each of these elements of the materiality judgment, they do not constitute a precise definition of materiality.
4. Accountants, in their audit review of financial statements, are governed by generally accepted accounting principles and auditing standards, which involve application of a similar concept of materiality. The actuary and the auditor should be expected to make their respective decisions as to materiality in the light of their judgment of users' needs, as influenced by the concepts and standards of their respective professions.

INTERPRETATION 9-A: MATERIALITY, TYPICAL USERS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. Opinion A-3: Transmittal of Actuarial Reports of the American Academy of Actuaries describes general guides for an actuary in determining who his "client" is when the actuary is acting in various roles. When the actuary determines materiality he must further take into account who will be the expected final user of his work.
2. In the case of a GAAP statement for a stock life insurance company, the actuary should consider the stockholder or potential stockholder as the primary user.
3. In the case of a statutory financial statement the actuary may consider the primary users to be the policyholder and the insurance regulator, without implying that other parties do not have an interest in the financial condition of the company.

4. Since an insurance company's financial statement may be used for the purpose of borrowing funds, the actuary should consider the creditor's point of view.
5. The actuary should also be aware of the criteria employed by other interested parties, such as the independent auditor.

INTERPRETATION 9-B: MATERIALITY, QUANTITATIVE CONSIDERATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. The following paragraphs comment briefly on quantitative concepts that the actuary may find useful in making his judgments as to materiality. In no case should the actuary regard quantitative tests as conclusive, but he may use them as a corroborating supplement to his judgment. Any quantitative judgment should be regarded, at most, as raising a presumption which may be rebutted, in the actuary's judgment, by particular circumstances in the case.
2. The primary criteria for materiality applied by an actuary for a GAAP statement of a stock insurance company should be related to the earnings of the company, both in absolute amounts and in terms of trend. In the case of statutory statements, emphasis should be placed on the level of surplus.
3. The magnitude of financial effect of a matter should be viewed in terms of both absolute and relative amounts. For instance, when earnings or surplus are of significant absolute dollar amount, the materiality judgment should generally be related to percentage change. However, the percentage change consideration may not be appropriate when a small dollar amount of earnings or surplus serves as the criterion. When the dollar amount of change is very large, materiality may be implied for this reason alone.
4. The actuary must decide on the materiality of items for which he is responsible. In making such judgments, the actuary should also consider whether the cumulative effect or the net effect of a number of items (including items which may be the responsibility of other actuaries or of accountants) may be material even though each item individually may be immaterial. As examples of such judgments, with no implication that this Interpretation should be limited to such examples, materiality would influence the actuary's judgment in the following cases:
 - A. In considering disclosure of the effect of any inconsistency in the timing of premium recognition as between gross and valuation premiums, the actuary need not disclose an immaterial difference;
 - B. Reinsurance adjustments for Yearly Renewable Term contracts may be omitted or approximated if such adjustments are not material;

- C. A change in an actuarial assumption between reporting periods need not be disclosed if the effect of such change is not material;
- D. The statutory value of a reserve item may be used to represent its value in a statement prepared under Generally Accepted Accounting Principles (GAAP) if the effect of the substitution is not material.

INTERPRETATION 9-C: MATERIALITY, QUALITATIVE CONSIDERATIONS

(Published June, 1978 by the Committee on Life Insurance Financial Reporting Principles)

1. A stricter test for materiality should be applied to those items which will have a continuing and pervasive effect on future statements of the insurance company than to unusual and non-repetitive items.
2. In making a materiality judgment, the actuary should consider the cost of developing precise information, relative to the benefits to users of that information. Disclosure may be indicated if approximations of significant items are made for cost considerations.
3. The actuary must make his judgment regarding materiality on the basis of information available at the time the judgment is made. It is manifestly improper to pass on materiality in the light of subsequent events, i.e., on a "hindsight" basis.
4. The actuary should consider including in the actuarial report a brief description of those circumstances where he made a close decision to treat an item or an aggregate or net of a number of items as not material.

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

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

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

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

A. CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS

SECTION 1. GENERAL

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

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

1.4 The Plan may be financed through the medium of:

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

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

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

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

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

SECTION 2. DEFINITION OF ACTUARIAL PRESENT VALUE

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

- (a) adjusted for the probable effect of intervening events (such as changes in compensation levels, Social Security, marital status, etc.),
 - (b) multiplied by the probability of the occurrence of the event (such as survival, death, disability, termination of employment, etc.) on which the payment is conditioned, and
 - (c) discounted according to an assumed rate (or rates) of investment return.
- 2.2 Actuarial present value calculations are made not only to determine the present value of future benefit payments under a pension plan, but also for the purpose of computing prospective costs or contributions to a pension plan funded under one of the actuarial cost methods described in Section 4. Depending upon the actuarial cost method, the calculation of prospective costs or contributions may require calculation of one or more of the following:
- (a) present value of total projected benefits
 - (b) present value of accrued benefits
 - (c) present value of future normal costs
 - (d) present value of future contributions of plan participants
 - (e) present value of future compensation of plan participants
 - (f) present value of uniform amounts per life payable over future years of participation.

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

SECTION 3. PURPOSES OF ACTUARIAL PRESENT VALUES

- 3.1 The purposes for which actuarial present values are computed generally fall into three broad categories.
- (a) Calculations for purposes of determining actuarial cost and benefit recommendations, and related information. Examples are calculations related to:
 - (i) recommendations as to the estimated cost for defined benefit plans

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

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

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

Actuarial Cost Methods

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

(a) Projected benefit method

(i) individual level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(ii) aggregate level cost

(A) entry age normal cost with supplemental present value

(B) attained age normal cost with supplemental present value

(C) level cost without supplemental present value

(b) Accrued benefit method

(i) unit benefit cost

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

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

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

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

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

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

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

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

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

5.4

Present Value of "Vested" Benefits

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

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

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

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

5.7 Present Value of Accrued Benefits Under an Active Plan

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

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

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

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

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

SECTION 6. ACTUARIAL ASSUMPTIONS

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

6.2 Identification of Actuarial Assumptions

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

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

6.3 Selection of Actuarial Assumptions

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

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

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

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

SECTION 7. DATA EMPLOYED

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

SECTION 8. VALUATION OF ASSETS FOR ACTUARIAL PURPOSES

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

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

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

SECTION 9. APPROXIMATIONS

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

SECTION 10. RELATIONSHIP WITH OTHER PROFESSIONS

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

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

SECTION 1. INTRODUCTION

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

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

*With reinvestment of dividends

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

SECTION 2. SCOPE

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

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

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

SECTION 3. DEFINITION OF INFLATION

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

SECTION 4. THE EFFECT OF INFLATION ON ACTUARIAL ASSUMPTIONS

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

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

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

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

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

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

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

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

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

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

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

4.7 Other advantages of an explicit approach include:

- the relative cost significance of specific existing plan provisions, and the impact on costs of potential changes in plan provisions will be more accurately portrayed;
 - the relationship between each actuarial assumption and the plan's experience with respect to that factor may be more accurately determined; i.e., actuarial gains and losses may be analyzed more effectively;
 - the value of optional plan benefits, particularly lump-sum settlements, will bear a more equitable relationship to one another;
 - the present value of vested benefits will be more realistically estimated;
 - there will generally be a lesser need to change assumptions due to a change in plan design than under the implicit approach;
 - since inflation will generally have an impact on several actuarial assumptions, it will be easier and more direct for the actuary to determine (and for his client to understand) that the chosen assumptions represent a proper balancing of the various assumptions involving inflation than under the implicit approach.
- 4.8 In arriving at an explicit assumption with respect to inflation, the actuary may find it desirable to assume a conservative posture, bearing in mind the degree of uncertainty involved and the potential for adverse fluctuation. It should be recognized that in the absence of automatic postretirement increases, a lower assumed rate of inflation will generally produce a higher current pension cost.
- 4.9 Because of this built-in margin of conservatism in an uncertain area, and because of historical practice, some actuaries may wish to continue the use of the implicit approach. The implicit method, while not the preferred approach, if properly applied provides an acceptable method of recognizing inflation and should not be equated with nonrecognition of inflation. If the implicit method is used, the actuary must be sure that the counterbalancing effects of inflation on various assumptions are properly reflected in all assumptions, and do not, for example, reflect some element of inflation in the assumed investment return without recognizing it in future salary increases.

SECTION 5. PREDICTABILITY OF INFLATION

- 5.1 The rate of inflation depends upon general economic factors. The pattern of the general economy is difficult to forecast for any extended period of time and is also subject to government intervention which can significantly alter any underlying long-term pattern or trend.
- 5.2 Nevertheless, the difficulty of predicting the effects of inflation upon the economy is not an acceptable reason for failing to recognize in-

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

SECTION 6. RECOMMENDATIONS

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

SECTION 7. TRANSITIONAL RECOMMENDATIONS

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

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

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

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

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

(a) Given:

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

(b) The following calculations are intended:

- (i) Employee under age 65 with less than 10 years of service—No value.
- (ii) Employee under age 65 with 15 years of service—Value deferred benefit of \$150 payable at age 65 in case of withdrawal before age 65, or benefit of \$150 payable on normal retirement at age 65 or later, using valuation assumptions as to termination rates from present age to age 65 and as to normal retirement rates from age 65.
- (iii) Employee under age 55 with 20 years of service—Value deferred benefit of \$200 payable at age 65 in case of withdrawal before age 55, or benefit of \$200 with full actuarial reduction from age 65 payable on early retirement at ages 55 to 64, or benefit of \$200 payable on normal retirement at age 65 or later, using valuation assumptions as to termination rates from present age to age 55, as to early retirement rates from age 55 to age 64, and as to normal retirement rates from age 65.
- (iv) Employee age 55 with 20 years of service—Value benefit of \$144 (72% of \$200) payable on early retirement at age 55 increasing by \$8 annual steps to \$200 payable on early or normal retirement at age 62 or later, using assumptions as to retirement rates from age 55.
- (v) Employee under age 62 with 30 years of service—Value benefit of \$300 payable on early or normal retirement plus temporary benefit of \$200 payable to age 62 if retiring early before that age, using valuation assumptions as to retirement rates from present age.
- (vi) Employee age 62 or over with 20 years of service—Value benefit of \$200 payable on early or normal retirement, using valuation assumptions as to retirement rates from present age.
- (vii) Employee age 65 or over—Value benefit of \$10 per year of service payable on normal retirement, using valuation assumptions as to retirement rates from present age.
- (viii) Inactive employee under age 65 separated after 10 years of service—Value deferred vested benefit of \$100 payable at age 65.

If benefits payable under the plan prior to normal retirement are provided on an actuarially equivalent basis, calculations may be simplified by applying appropriate deferred annuity values to the accrued monthly benefit. If the plan *does* provide benefits payable prior to normal retirement date in excess of an actuarial equivalent benefit, calculations may similarly be simplified for

those employees who have not attained sufficient age and/or service to qualify for such benefits. In this case also the simplification consists of applying appropriate deferred annuity values to the accrued monthly benefit applicable to such employees.

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

INTERPRETATION 2: INTERPRETATION OF RECOMMENDATIONS CONCERNING THE CALCULATION OF THE ACTUARIAL PRESENT VALUE OF ACCRUED BENEFITS UNDER AN ACTIVE PLAN

I. Recommendation A(7) allows flexibility to the actuary in determining the actuarial present value of accrued benefits under an active plan within the scope of this Recommendation. This Interpretation provides for consistent practice in the determination of the actuarial present value of accrued (or accumulated) benefits which might be disclosed in Schedule B of Form 5500, where required, or in a statement accompanying a plan's financial statements. A comparison of such actuarial present value of accrued benefits with the actuarial value of assets will provide a measure under an active plan of the progress which is being made toward the funding of the benefits which are accruing, according to measurement methods reasonably consistent for all plans. Other actuarial calculations ordinarily are necessary to measure the progress made in meeting the long range funding objectives of the plan sponsor, to ascertain the status of the plan if it were terminated or to determine statutory funding requirements.

(a) The present value of accrued benefits represents the present value, at the date of determination, of (i) the benefits expected to be paid with respect to former employees who have retired or who have terminated service with vested rights; (ii) the benefits expected to be paid to beneficiaries of employees who have died; and (iii) the accrued benefits based on service rendered and compensation earned prior to the date of determination, which are expected to become payable with respect to present employees; taking into account the regular valuation assumptions as to mortality and, in the case of present employees, such other matters as withdrawal, retirement, disability and future service accrual for benefit eligibility.

(b) The accrued benefit related to one contingency may differ from the accrued benefit related to another, e.g., retirement, termination from service and death. The following are guidelines for determining the amounts of accrued benefit.

(i) If the accrued benefit is specifically defined in the plan document or is clearly implied by the plan's provisions, that definition will be followed for the contingencies to which it is applicable.

(ii) If (i) does not apply and the benefit type is includible in the present value of vested benefits, the benefit will be considered to accrue in proportion to the ratio of completed years of benefit service to projected years of benefit service when it first becomes fully vested. Therefore, if an employee has satisfied the requirements for full vesting, the accrued benefit will be computed as in Interpretation 1.

(iii) Any other benefit will be assumed to accrue in proportion to the ratio of completed years of benefit service to projected years of benefit service upon anticipated separation from covered employment.

(c) In the regular valuation of a plan, the actuary may be using an implicit approach to the choice of actuarial assumptions in the selection of the salary increase and investment return assumptions. Inasmuch as the calculations to be performed within the scope of this Interpretation do not involve the anticipation of future salary increases, the actuary should use an explicit approach in his consideration of an appropriate investment return assumption.

The degree of conservatism, if any, which the actuary chooses to reflect in his consideration of an appropriate investment return assumption for the purposes of this Interpretation need not be the same as that reflected in the regular valuation investment return assumption.

(d) Automatic cost-of-living or similar benefit increases specified by the plan and expected to occur after retirement, death or other termination should be recognized, using an inflation assumption which is consistent with the assumed rate of investment return.

(e) Increases in the level of benefits which become effective in the future need not be recognized even though they have already been adopted.

(f) In the determination of Social Security benefits the employee's compensation as of the date of determination should be assumed to continue unchanged during his assumed future service, i.e., until his termination, retirement, etc., according to the actuarial assumptions. Calculations related to the Social Security law should not take into account any changes in the law or increases in the wage base or Consumer Price Index subsequent to the date of determination.

(g) In determining an appropriate actuarial value of assets which may be compared to the actuarial present value of accrued benefits, Recommendation A (10) should be followed.

(h) The actuary may be required, or may feel it is appropriate, to distinguish between the portion of the actuarial present value of accrued benefits which is vested and the portion which is not vested. Interpretation 1 defines acceptable practice for calculating the actuarial present value of vested ben-

efits of an active plan, as required, for example, by APB Opinion No. 8 and should be applied in determining the portion of the actuarial present value of accrued benefits which is vested.

Because a breakdown of the present value of accrued benefits among the plan termination categories under ERISA generally is of little significance for an active plan, it is not intended that such a breakdown will be made in the usual case.

(i) In all cases approximations consistent with Recommendation A(11) may be utilized.

(j) Benefits to be provided under an insurance company contract which are not fully guaranteed by the insurance company should be taken into account in determining the actuarial present value of accrued benefits. Fully guaranteed benefits should be included in or excluded from this calculation, depending on whether or not the assets standing behind these benefits are included in the asset value with which the actuarial present value of accrued benefits is being compared.

(k) The actuary should indicate that the determination of the actuarial present value of accrued benefits has been made in accordance with generally accepted actuarial principles and practices. The sources of the data used in the calculations, as well as the investment return assumption and the other assumptions used should be disclosed. In addition, the actuary should identify any limitation on the use of the calculations for various purposes which he feels are appropriate. Although comparative figures for the current year and prior year should be shown (after the first year the statement is prepared), a complete reconciliation of the actuarial present value of accrued benefits from year to year is not required. However, the impact of significant changes in the actuarial assumptions, plan provisions and Social Security legislation should be disclosed. A sample Statement of Actuarial Present Value of Accrued Benefits and a sample Actuary's Opinion are attached.

II. The application of this Interpretation for determining the actuarial present value of accrued benefits under an active plan is illustrated by the following Examples A and B.

EXAMPLE A

It is assumed that the actuary uses a table incorporating decrements for termination at ages below 55, as well as for death at all ages. Further, all surviving active employees are assumed to retire at age 63 (or attained age, if greater) with unreduced benefits.

(a) Given:

(i) Benefit rate of \$10 per month per year of service.

(ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory.

- (iii) Unreduced immediate benefit upon early retirement from active employment at age 62 or over.
- (iv) Reduced immediate benefit upon early retirement from active employment after age 55 and before age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.
- (v) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.
- (vi) Spouse's benefit upon death in active service after meeting eligibility requirements for early or normal retirement equal to \$5 per month per year of service.

(b) The following calculations are intended:

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 25 and 5 Years of Service				
(1) Deferred Vested	30-54	\$ 50	Age 65	Life
(2) Unreduced Early	63	50	Age 63	Life
(3) Spouse	55-62	25	Death in Service	Life of Spouse
Age 40 and 5 Years of Service				
(1) Deferred Vested	45-54	\$ 50	Age 65	Life
(2) Unreduced Early	63	50	Age 63	Life
(3) Spouse	55-62	25	Death in Service	Life of Spouse
Age 45 and 10 Years of Service				
(1) Deferred Vested	45-54	\$100	Age 65	Life
(2) Unreduced Early	63	100	Age 63	Life
(3) Spouse	55-62	50	Death in Service	Life of Spouse
Age 50 and 20 Years of Service				
(1) Deferred Vested	50-54	\$200	Age 65	Life
(2) Unreduced Early	63	200	Age 63	Life
(3) Spouse	55-62	100	Death in Service	Life of Spouse
Age 60 and 10 Years of Service				
(1) Unreduced Early	63	\$100	Age 63	Life
(2) Spouse	62	50	Death in Service	Life of Spouse

EXAMPLE B

It is assumed that the actuary uses a full range of decrements including termination rates and disablement rates at ages below age 65, early retirement rates at ages when eligible below age 65, and normal retirement rates at ages 65 and over.

(a) Given:

- (i) Benefit rate of \$10 per month per year of service.
- (ii) Normal retirement at age 65, irrespective of service. Retirement not compulsory.
- (iii) Unreduced immediate benefit upon early retirement from active employment at age 62 with 20 years of service.
- (iv) Unreduced immediate benefit upon early retirement from active employment before age 62 with 30 years of service. Social Security make-up benefit of \$200 per month payable until age 62.
- (v) Reduced immediate benefit upon early retirement from active employment after age 55 and before age 62 with 20 years of service. Reduction is 4% for each year by which retirement precedes age 62.
- (vi) Unreduced immediate benefit upon total and permanent disability before age 65 with 10 years of service.
- (vii) Deferred vested benefit, commencing at age 65, upon termination with 10 years of service. Benefit payments (at full actuarially reduced value) may also be elected to commence as early as age 55 if 20 or more years of service have been completed.
- (viii) Spouse's benefit upon death in service after meeting eligibility requirements for early or normal retirement (30 years of service, age 55 and 20 years of service, or age 65) equal to \$5 per month per year of service.

(b) The following calculations are intended:

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 25 and 5 Years of Service				
(1) Deferred Vested	30 - 49	\$ 50	Age 65	Life
(2) Unreduced Early	50 - 64	50	Retirement	Life
(3) Social Security Makeup	50 - 61	33*	Retirement	To Age 62
(4) Normal	65 and Over	50	Retirement	Life
(5) Spouse	50 and Over	25	Death in Service	Life of Spouse
(6) Disability	30 - 64	50	Disablement	Life

Type of Benefit	Payable Upon Separation From Service at Ages	Amount of Benefit	Benefit Starts At	Duration of Benefit
Age 40 and 5 Years of Service				
(1) Deferred Vested	45 - 54	\$ 50	Age 65	Life
(2) Reduced Early	55 - 61	36 at Age 55 Increasing \$2 a Year to Age 61	Retirement	Life
(3) Unreduced Early	62 - 64	50	Retirement	Life
(4) Normal	65 and Over	50	Retirement	Life
(5) Spouse	55 and Over	25	Death in Service	Life of Spouse
(6) Disability	45 - 64	50	Disablement	Life
Age 45 and 10 Years of Service				
(1) Deferred Vested	45 - 54	\$100	Age 65	Life
(2) Reduced Early	55 - 61	72 at Age 55 Increasing \$4 a Year to Age 61	Retirement	Life
(3) Unreduced Early	62 - 64	100	Retirement	Life
(4) Normal	65 and Over	100	Retirement	Life
(5) Spouse	55 and Over	50	Death in Service	Life of Spouse
(6) Disability	45 - 64	100	Disablement	Life
Age 50 and 20 Years of Service				
(1) Deferred Vested	50 - 54	\$200	Age 65	Life
(2) Reduced Early	55 - 59	144 at Age 55 Increasing \$8 a Year to Age 59	Retirement	Life
(3) Unreduced Early	60 - 64	200	Retirement	Life
(4) Social Security Makeup	60 - 61	133*	Retirement	To Age 62
(5) Normal	65 and Over	200	Retirement	Life
(6) Spouse	55 and Over	100	Death in Service	Life of Spouse
(7) Disability	50 - 64	200	Disablement	Life
Age 50 and 30 Years of Service				
(1) Unreduced Early	50 - 64	\$300	Retirement	Life
(2) Social Security Makeup	50 - 61	200*	Retirement	To Age 62
(3) Normal	65 and Over	300	Retirement	Life
(4) Spouse	50 and Over	150	Death in Service	Life of Spouse
(5) Disability	50 - 64	300	Disablement	Life
Age 60 and 10 Years of Service				
(1) Deferred Vested	60 - 64	\$100	Age 65	Life
(2) Normal	65 and Over	100	Retirement	Life
(3) Spouse	65 and Over	50	Death in Service	Life of Spouse
(4) Disability	60 - 64	100	Disablement	Life

*Because this benefit type is one which is includible in the computation of the present value of vested benefits, the \$200 monthly benefit is assumed to accrue uniformly over the first 30 years of service (see I(b) (ii)). If, on the other hand, there had been specified a benefit which never is includible in the computation of the present value of vested benefits, such as a \$200 monthly benefit payable in the event of the employee's death after 30 years of service, the accrued death benefit to be valued in the age 25 and 5 years of service example would have been \$33 (5/30 of \$200) for death at age 50, \$32 (5/31 of \$200) for death at age 51, etc.

(c) If, in the example, there were a maximum service limit of 30 years applicable at normal or early retirement or disablement, with a pro-rata portion of the expected normal retirement benefit payable on vested termination, the only changes in the amount of benefit would be for the deferred vested benefit:

Age 25 and 5 Years of Service \$ 33 (5/45 of \$300)

Age 50 and 20 Years of Service \$171 (20/35 of \$300)

SAMPLE STATEMENT OF ACTUARIAL PRESENT VALUE OF ACCRUED BENEFITS

XYZ CORPORATION PENSION PLAN

Actuarial Present Value Of Accrued Benefits	January 1, 1980	January 1, 1979
Retired participants and beneficiaries of deceased participants	\$ xxx	\$ xxx
Terminated participants with vested interests	xxx	xxx
Active participants	<u>xxx</u>	<u>xxx</u>
Total	\$ xxx	\$ xxx

Notes:

1. The actuarial value of assets, corresponding to the total actuarial present values of accrued benefits, was \$xxx at January 1, 1980 and \$xxx at January 1, 1979, respectively. The actuarial value of assets is equal to the average market value of assets of the plan as of the computation date and the four preceding January 1's with an adjustment to reflect the cash flow during this period. This formula is used to smooth out fluctuations in the market value of assets, which was \$xxx at January 1, 1980 and \$xxx at January 1, 1979.
2. A comparison of the actuarial present value of accrued benefits with the actuarial value of assets provides a measure under an active plan of the progress which is being made toward the funding of the benefits which are accruing, according to measurement methods reasonably consistent for all plans. Other actuarial calculations ordinarily are made to determine year-to-year contribution levels.
3. The actuarial values which would apply in the event the plan were terminated would differ from those shown, for many reasons including, but not necessarily limited to, the following:
 - (a) Certain plan provisions which may apply in the event of partial or complete plan termination are not reflected in the benefits valued nor in the actuarial assumptions employed.

- (b) Vested benefits may be limited with reference to the value of the assets of the fund.
 - (c) Certain vested benefits may be insured by the Pension Benefit Guaranty Corporation.
 - (d) Actuarial computations under actuarial assumptions other than those specified herein may be required as a basis for determining plan benefits in the event of a partial or complete termination of the plan.
 - (e) Benefits deemed already earned may not be the same as those underlying the actuarial values shown.
4. The benefits reflected above have been determined on the basis of the plan provisions in effect on the respective dates. No recognition was given at January 1, 1979 to benefit increases which became effective on October 1, 1979; or at January 1, 1979 and January 1, 1980 to benefit increases scheduled to become effective on May 1, 1980 and May 1, 1981. The amendments effective October 1, 1979 caused an increase of approximately \$xxx in the actuarial present value of accrued benefits as of January 1, 1980. Benefits under the plan are based on a participant's compensation during his last five years of credited service. The actuarial present values shown above for active participants are based on estimated average compensation during the five years ending on the respective dates of determination. Benefits payable under all circumstances—retirement, death, disability and vested termination of employment—are included, to the extent that they are deemed to have accrued as of the computation dates.
5. The actuarial present value was determined by the actuary on the basis of employee data supplied by the plan administrator (sponsor), the provisions of the plan as supplied by the plan administrator (sponsor), and actuarial assumptions as described in note 6. The plan administrator (sponsor) has stated that, to the best of his knowledge, the employee data is accurate and complete and that the plan provisions provided the actuary are accurate and complete as of the valuation date. The actuarial value of asset was determined by the actuary on the basis of information supplied by the plan administrator (sponsor).
6. There have been no changes in actuarial assumptions since the previous valuation. The principal actuarial assumptions used in determining the actuarial present values shown are as follows:
- Investment return: X% compounded annually (after deducting expenses) Mortality: The _____ Mortality Table.
Withdrawal: Rates ranging from X% at age 18 to X% at age 55 and Over. Retirement: Rates ranging from X% at age 48 to X% at age 62, X% at ages 63 and 64, X% at ages 65 through 69 and 100% at age 70. Spouse benefits: X% of men and X% of women married with wife _____ years younger than husband.

SAMPLE ACTUARY'S OPINION

This Statement has been prepared in accordance with generally accepted actuarial principles and practices and, to the best of our knowledge, fairly reflects the actuarial present value of accrued benefits of the (Name of Plan) as of (Date) and (Date).

In preparing this Statement, we have relied upon information provided to us regarding plan provisions, plan participants, plan assets and other matters, as more fully detailed in the notes to the Statement. In particular, we call attention to the fact that information as to (TYPE) has been certified to by (Name of Certified Public Accountants).

The present values shown herein have been estimated on the basis of actuarial assumptions which, in the opinion of the actuary, are appropriate for the purposes of the Statement, are reasonable in the aggregate (taking into account the experience of the plan and reasonable expectations), and, when applied in combination, represent his (her) best estimate of the measure of anticipated experience under the plan.

(NAME OF FIRM)

(DATE)

BY: _____

(Name of Actuary)

(PROFESSIONAL DESIGNATION)

APPLICATION FOR ADMISSION INTO THE AMERICAN ACADEMY OF ACTUARIES

The requirements for admission to the Academy are set forth in Article I of the Bylaws. An individual who meets the experience and educational requirements and wishes to apply may request an application form from the Administrative Office of the Academy in Chicago.

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

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

Applications and all inquiries should be addressed to

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

DUES

Article VII, Section 1 of the Bylaws of the Academy provides that, subject to certain provisions with respect to disability and retirement, each member shall pay such dues for each calendar year as may be established by the Board of Directors of the Academy.

Dues as presently approved by the Board are \$125 per year for members, payable on January 1. Admission in the first third of the year will require full payment of dues for that year, admission in the second third of the year will require payment of two-thirds of the annual amount, and admission in the last third of the year will require payment of one-third of the annual amount.

OTHER ACTUARIAL ORGANIZATIONS

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