

Academy Hosts Successful Annual Meeting

THE ACADEMY'S [Envision Tomorrow: 2022 Annual Meeting](#), held Nov. 2–3 in Washington, D.C., covered current public policy and professionalism topics and featured general and practice-area breakout sessions on issues such as diversity, equity & inclusion; inflation and the economy; longevity; big data; climate risk; and a lively general session on professionalism and ethics.

The two-day annual event included presentation of the Academy's annual awards—the Jarvis Farley Service Award and the Robert J. Myers Public Service Award, the annual Outstanding Volunteerism Awards—and the new Rising Actuary Awards, which were given to 14 up-and-coming members of the profession.

Ken Kent succeeded Maryellen Coggins, becoming the Academy's 58th president, and new members of the Academy's Board of Directors, including three incoming vice presidents, began their terms. The two-day event also included several fun outings and receptions. See the ["Envision Tomorrow—A Closer Look"](#) supplement. ▲



Academy Attends Actuarial, Related Groups' Meetings

ACADEMY REPRESENTATIVES attended meetings of several actuarial groups and related organizations this month.

CAS Annual Meeting

Executive Director Bill Michalisin and Academy President Ken Kent attended the Casualty Actuarial Society's (CAS) Annual Meeting, held Nov. 6–9 in Minneapolis. Roosevelt Mosley began his term as CAS president. A longtime CAS volunteer, Mosley has volunteered on a number of Academy committees, including the Data Science and Analytics Committee and the Automobile Insurance Committee, the latter of which he chaired. In his remarks, Mosley—who becomes CAS' first Black president—[discussed his commitment to diversifying the pipeline for the profession](#), in addition to other priorities.

The meeting drew about 800 attendees, saw recognition of newly credentialed CAS associates and fellows, and included sessions and presenters including author and data scientist Cathy O'Neil (who presented at the Academy's 2021 Annual Meeting); a chief actuary roundtable discussion on diversity, equity & inclusion (DEI); a professionalism session on the Code of Professional Conduct; and a session on building the actuary of the future that featured

Academy Rising Actuary Award recipient Chelsea Adler, along with Domenic Lee, Josh Taub, and Rafael Costa.

IABA Annual Meeting

Board member and Health Equity Committee Chairperson Annette James, Director of Communications David J. Nolan, and Michalisin participated in the International Association of Black Actuaries' (IABA) Corporate Advisory Council Meeting on Nov. 11 in Atlanta. Tiffany Holmes was named executive director of the IABA, a nonprofit professional and student member organization whose mission is to increase the number of successful Black actuaries through programs and partnerships that address their underrepresentation in the profession. Holmes' strong background working with students and schools will further enhance the organization's focus on growing the pipeline of Black actuarial professionals. IABA also discussed its strategic plan and opportunities to continue supporting efforts to diversify the profession and pipeline.

NCOIL in New Orleans

Director of Public Policy Craig Hanna and Assistant Director of Public Policy Matthew Sonduck attended

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'Professionalism Counts'—Precept 11: Truth in Advertising

CE OPPORTUNITIES

2022

DECEMBER

5–6 “Seminar on Effective P/C Loss Reserve Opinions,” Phoenix

6 “Capital Market Outlook—What to Expect After 2022’s Roller-Coaster Ride,” pension webinar (registration opening soon)

16 “Tales From the Dark Side 2022,” professionalism webinar

2023

NOVEMBER

13–14 2023 Academy Annual Meeting, Washington D.C.

Review Your Membership Profile

To continue receiving *Actuarial Update*, *Contingencies*, and other Academy publications on time, please make sure the Academy has your correct contact information. Academy members can update their member profile, subscribe to Academy alerts, pay their dues, and review archived professionalism and public policy webinars at the [member login page](#).

Events and Archived Webinars

For a list of previous and upcoming Academy events, please visit the [Academy Events Calendar](#). Also, check out the Academy’s [archived webinars](#), a member benefit.

Academy NEWS Briefs

Membership Renewal—No Increase in 2023 Dues

ACADEMY PRESIDENT Ken Kent [sent an email message](#) to Academy members asking members to renew for the coming year, and noted that after careful consideration, there will be no change in the member dues rate for 2023. In addition, the message shared several highlights from 2022 reflecting the Academy’s focus on service and member value.

Members can conveniently renew their membership, review and update their contact information and actuarial credentials, and watch the latest archived professionalism and public policy webinars by [logging in to the member section](#) of the Academy website. ▲

Coming Up—P/C Loss Reserve Opinions Seminar

THE ACADEMY’S [Seminar on Effective P/C Loss Reserve Opinions](#), will be held in Phoenix in early December. Designed for actuaries who prepare, or assist with preparing, annual statements of actuarial opinion on P/C loss reserves, the seminar will include a session on the use of reserve ranges, which count toward the new requirement on bias topics under the U.S. Qualification Standards, regulatory perspectives among several others. The seminar will be held Dec. 5–6 at the Marriott Phoenix Airport. Registration is open through Friday, Dec. 2, and limited space remains—[register today](#). ▲

Recently Released

IN THE NOVEMBER/DECEMBER issue of *Contingencies*, the cover story “On the Way Up” profiles the inaugural class of Rising Actuary Award recipients. Their responses to a series of questions about mentors, leadership, and generational considerations in the workplace make clear that the future of the U.S. profession is in good hands. Also, “A Pebble on the Surface” shows how a *Wall Street Journal* op-ed shifted one actuary’s career trajectory; and “K” is the latest piece of short fiction by actuarial author Leo Apilash. Plus, Maryellen Coggins’ final President’s Message, a Tradecraft piece on medical loss ratios for Medicaid/CHIP, and an Up to Code article on doing the right thing. Also see the *Actuarial Software Now* supplement, and learn about the “zero-trust” model of cyber security—a new paradigm that’s changing the way companies conduct their operations.

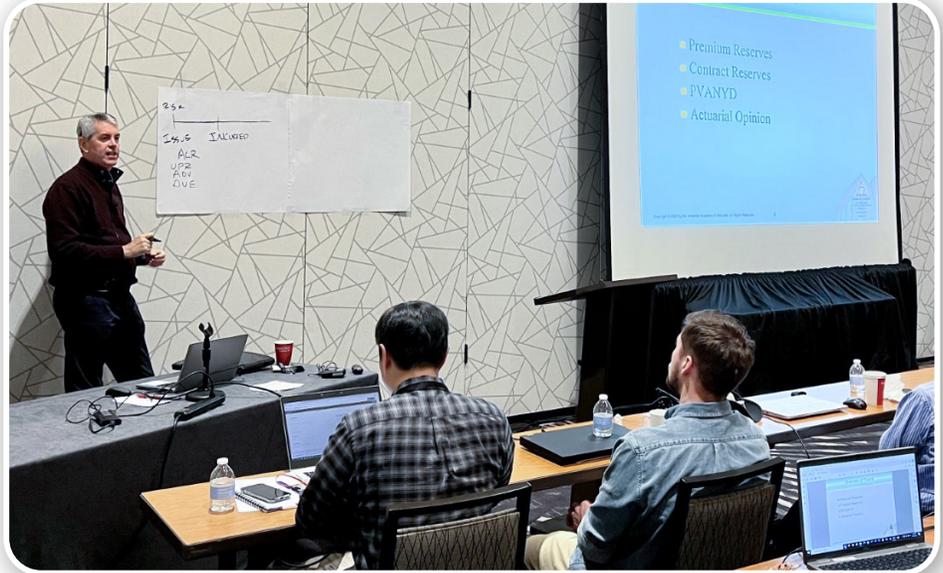
The Fall issue of [The Retirement Report](#) includes a Q&A with Tom Lowman, a principal author of the Pension Practice Council’s recent discussion brief on augmented mortality models. Also in the issue: pension highlights from Academy Envision Tomorrow: 2022 Annual Meeting sessions; issue briefs covering Social Security, taxation, and annuities; a pension webinar that examined the *Variable Annuities Plans* practice note; and the deadline is approaching (Dec. 6) for applications for the Joint Board for the Enrollment of Actuaries’ (JBEA) next term of its Advisory Committee on Actuarial Examinations. ▲



Academy NEWS

Sold-Out LHQ Seminar Delivers Valuable CE

THE ACADEMY HOSTED a successful Life and Health Qualifications Seminar Nov. 14–17 in Arlington, Va. The sold-out event included sessions on professionalism, actuarial opinions, and interactive case-study breakout sessions that have long been highly valued by attendees. Attendees received required basic education and continuing education (CE) to be qualified to sign statements of actuarial opinion for NAIC Life and Health Annual Statements, and a range of topics were discussed including principle-based reserving, risk adjustment data validation, and risk-based capital. Presenters included Past President D. Joeff Williams—Actuarial Standards Board Chairperson and new Academy Secretary-Treasurer Darrell Knapp chaired the subcommittee that organized this year's seminar. ▲



Williams presents at a Nov. 16 session

Virtual PBR Boot Camp Covers Key Life Issues

THE ACADEMY HELD a virtual [PBR Boot Camp](#) on Nov. 9, a 90-minute mini-seminar covering key principle-based reserving (PBR) issues identified through a regulatory perspective. Presenters were Elaine Lam, senior life actuary with the California Department of Insurance; Rachel Hemphill, chair of the National Association of Insurance Commissioners' (NAIC) Life Actuarial Task Force (LATF) and PBR team lead at the Texas Department of Insurance; Seong-min Eom, Academy vice president of risk management and financial reporting, and chief life and health actuary with the New Jersey Department of Banking and Insurance; Vincent

Tsang, with the Illinois Department of Insurance; and Academy Life Vice President Ben Slutsker, who is also director of life actuarial valuation at the Minnesota Department of Commerce.

The Boot Camp was moderated by Thomas Reedy, a member of the PBR Implementation Work Group and chief systems actuary at the California Department of Insurance. Speakers covered a range of PBR issues, notably regulatory oversight and review of PBR, and gave an overview of issues related to governance, model validation, and materiality. [Slides and audio](#) are available for logged-in Academy members free, as a member benefit. ▲

A screenshot of a virtual webinar interface. On the left is a video feed of Rachel Hemphill. On the right is a slide titled "Model Governance" with a bulleted list of points.

- Establish formal model governance framework
 - Have a written model policy
 - Establish the role of model steward(s)
 - Segregate duties
 - To implement, review, and validate model changes
 - Create controls for model change management
 - Document model change reviews and approvals

Hemphill presents at the PBR Boot Camp

Meetings, continued from page 1

the National Council of Insurance Legislators (NCOIL) annual meeting, held Nov. 16–18 in New Orleans. In addition to committee discussions on health, long-term care, property and casualty, and life insurance—as well as coordination of state and federal regulators and between NCOIL and the National Association of Insurance Commissioners—major topics in focus during the three-day meeting included wildfire risk impacts on insurance, data privacy, and hospital price transparency. ▲

THE ACADEMY IN THE NEWS

[Advisor Magazine](#) reported on Ken Kent becoming the Academy's 58th president.

[Insurance News Net](#) reported on an Academy Annual Meeting health breakout session on how climate change is affecting health risks.

[Think Advisor](#) reported on an Annual Meeting life breakout session on the emergence of private equity and life insurance.

A [Richmond Times-Dispatch](#) story on the funded status of a public employee defined benefit plan used Academy research on the plan's financial health.

Senior Pension Fellow Linda K. Stone provided comments and an illustrative example for an [Investopedia](#) piece on the periodic recalculation

of lump-sum values.

The [Journal of Economic Behavior & Organization](#) cited the [Actuaries Longevity Illustrator](#).

[Portail de L'assurance](#) (French language) cited the [Actuaries Climate Index](#), jointly sponsored by the Academy.

A [Security Boulevard](#) blog post on cyber catastrophes cited the Academy's definition of catastrophes.

[Bloomberg Law](#) (subscriber-only) reported on the recently released PBGC annual report, and featured comments from Academy Multiemployer Plans Committee Vice Chairperson Joe Hicks and Pension Committee Vice Chairperson Grace Lattyak. ▲

THIS MONTH IN SOCIAL MEDIA



Spotted: The S.C. Department of Insurance joined the #EnvisionTomorrow conversation, tweeting congratulations to recipients of the Academy's inaugural Rising Actuaries Award.

Want to see more #EnvisionTomorrow coverage? Check out the "[Envision Tomorrow—A Closer Look](#)" to see what happened at the Academy's premier event.



Make sure you're part of the conversation online by following us on [Facebook](#), [Twitter](#), and [LinkedIn](#). Like what you see? Help spread us the word by liking and sharing our updates.

PROFESSIONALISM NEWS



More 'Tales From the Dark Side' Coming in December

THE ACADEMY'S POPULAR professionalism series continues next month with "[Tales From the Dark Side 2022](#)," which will look at examples of ethical problems based on cases and requests for guidance that have been brought before the Actuarial Board for Counseling and Discipline (ABCD).

ABCD members Shawna Ackerman, William Hines, and John Schubert will discuss professionalism aspects that actuaries should consider to stay on the right side of the Code of Professional

Conduct. Academy General Counsel and Director of Professionalism Brian Jackson will moderate.

In addition to continuing education (CE) credit, the Academy believes in good faith that Enrolled Actuaries may earn up to 1.8 core ethics continuing professional education (CPE) credit under Joint Board for the Enrollment of Actuaries (JBEA) rules.

Join us and learn how to avoid the dark side! This webinar will be held on Friday, Dec. 16, from noon to 1:30 p.m. EST. [Register today](#). ▲



Professionalism Outreach

ACADEMY PROFESSIONALISM speaker volunteers had a busy month of actuarial club and employer presentations this month, providing essential professionalism education to actuaries across the country.

Academy President Ken Kent guided attendees in a virtual session hosted Nov. 14 by the Middle Atlantic Actuarial Club in an exploration and case study discussion of the relationship of ethics and professionalism with a presentation on “Ethical Practice: Ethics in Our Work and Profession.”

Also on Nov. 14, Actuarial Standards Board (ASB) Vice Chairperson Kevin Dyke provided an overview of the ASB standards-setting process and reviewed developments in actuarial standards of practice (ASOPs) with a special focus on casualty practice in a session of the Casualty Actuaries of the Northwest’s virtual meeting.

Academy President-Elect Lisa Slotznick gave a professionalism presentation on the 2022 U.S. Qualification Standards and spoke about the Academy’s major activities at a dinner at the Nov. 15 meeting of the Actuaries Club of Philadelphia. Slotznick also spoke on Nov. 29 to the actuarial science program of Columbia University’s School of Professional Studies, introducing students to the Academy, its role and membership benefits, and its public policy and professionalism work.

Actuarial Board for Counseling and Discipline (ABCD) Chairperson David Driscoll kicked off the Actuarial Society of Greater New York’s Nov. 16 meeting in New York City with a professionalism general session, providing an overview of the ABCD and its activities.

Nancy Behrens, chairperson of the Academy’s Committee on Education, delivered a professionalism session on Nov. 16 that included a deep dive into the Academy discussion paper *Explaining Professionalism to Principals* at a joint meeting of the Southeastern Actuaries Conference and the Actuaries’ Club of the Southwest in New Orleans.

ASB member Laura Hanson discussed ASB standards-setting and highlighted the valuable role of ASOPs as practice and educational resources in a Nov. 29 session for Ameriprise called “The ASOP Advantage.”

Also on Nov. 29, Committee on Qualifications member Kevin Russell and Data Science and Analytics Committee member Liaw Huang virtually presented Prudential’s annual actuarial ethics program, offering an overview of the amended USQS and a focused discussion of bias in the context of data, models, and algorithms.

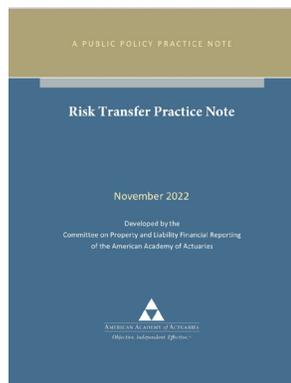
Professionalism Speakers Bureau—The Academy provides qualified speakers to actuarial clubs and organizations to help members fulfill their professionalism continuing education requirements. For more information, [visit the Academy website](#). ▲

CASUALTY NEWS



COPLFR Releases Updated Risk Transfer Practice Note

THE CASUALTY PRACTICE COUNCIL’S (CPC) Committee on Property and Liability Financial Reporting (COPLFR) released the updated [Risk Transfer Practice Note](#), which was published in 2007. It includes definitions and relationships between regulatory treatments of risk transfer—e.g., U.S. statutory, U.S. generally accepted accounting standards (GAAP), International Financial Reporting Standards (IFRS) 4 and IFRS 17, and Solvency II; the process for determination of risk transfer; current techniques used in practice for determining risk transfer; and risk transfer documentation. Logged-in Academy members can also access an [archived Oct. 25 webinar](#) that discussed the practice note. ▲



CPC/COPLFR Present to CASTF

OUTGOING CASUALTY Vice President Lauren Cavanaugh and outgoing Committee on Property and Liability Financial Reporting (COPLFR) Chairperson and incoming Board member Derek Freihaut [presented](#) to the NAIC’s Casualty Actuarial and Statistical (C) Task Force (CASTF) at its virtual meeting in lieu of NAIC’s winter national meeting on behalf of the Casualty Practice Council (CPC) and COPLFR on recent publications and future work products expected for release early next year. ▲

CASUALTY BRIEFS

➔ **Ken Kasner** is vice chairperson of the Casualty Practice Council.

Precept 11—Truth in Advertising

WHILE HUNTING FOR A TOPIC for this month’s column, this concept, which had been suggested as a webinar topic, seemed relevant: “The prevailing tendency for actuaries to knowingly oversell their capabilities or the effectiveness of their services/products/techniques for competitive advantage.”

False or misleading advertising is a topic we rarely touch on in this column, though it is covered by Precept 11 of the *Code of Professional Conduct*, which states:

An Actuary shall not engage in any advertising or business solicitation activities with respect to Actuarial Services that the Actuary knows or should know are false or misleading.

Annotation 11-1 goes on to define advertising and business solicitation activities as:

[E]ncompass[ing] all communications by whatever medium, including oral communications, that may directly or indirectly influence any person or organization in deciding whether there is a need for Actuarial Services or in selecting a specific Actuary or firm to perform Actuarial Services.

You may wonder how often Precept 11 comes up at the Actuarial Board for Counseling and Discipline (ABCD). Checking the ABCD annual reports for the last five years, Precept 11 is the subject of a few inquiries and [requests for guidance](#) (RFGs) in most years. The reports describe some of the inquiries and RFGs as:

- ▲ False or misleading representation of products or services in marketing, advertising, or sales efforts;
- ▲ Making disparaging statements about another actuary;
- ▲ Making false and/or misleading statements about a competitor;

- ▲ Potentially misleading marketing/promotional material;
- ▲ False or misleading representation of products or services in marketing, advertising, or sales efforts; and
- ▲ Making disparaging, false, or misleading statements about a competitor.

The very fact that Precept 11 exists tells us that false and misleading advertising is a recurring issue in the profession (though to be fair, not unique to the actuarial

profession, as evidenced by truth-in-advertising laws). Indeed, in a survey of Academy members published in 2015, respondents rated “false or misleading representation of products or services in marketing, advertising or sales efforts” as the No. 2 ethical issue facing actuaries.

(“Responding to pressure from principals and/or management to select inappropriate assumptions used in pricing or reserving” was the top issue, while “failure to take appropriate action when another actuary misrepresents information” was No. 3.)

In a competitive business environment, companies need to find a way to stand out from their competitors to gain new clients, and it may be tempting

to slightly exaggerate the benefits of your company’s services. As a recent [Up to Code article on Precept 11](#) notes, many actuaries truly believe their services are better than those of their competitors—but such claims must be substantiated, individually and in aggregate, to ensure that your marketing materials are not false or misleading.

Although your financial future may in part depend on successful marketing, you, your clients, and the profession will be better off if such marketing follows precepts 1 and 11—and is honest, truthful, and upholds the reputation of the actuarial profession. ▲

Checking ABCD annual reports for the last five years, Precept 11 is the subject of a few inquiries and requests for guidance (RFGs) in most years.



Pension Webinar Looks at Augmented Mortality Models

THE ACADEMY HOSTED the “[Discussion Brief: Actuarial Considerations When Using Augmented Mortality Models](#)” webinar on Nov. 15. Presenters discussed the recently released [discussion brief](#) of the same name developed by the Pension Practice Council’s Pension, Public Plans, and Multiemployer Plans committees.

James Berberian and John Popiolek, both members of the work group that developed the discussion brief, presented. The webinar was moderated by Tom Lowman, who offered more insight into the discussion brief in the most recent issue of [The Retirement Report](#).

Presenters gave examples of augmented mortality models, discussed how they differ from traditional models, and offered keys to understanding the underlying data and testing for reasonableness. [Slides and audio](#) are available as a free member benefit. ▲

Academy Member Joe LoCicero Named to PBGC Advisory Committee

ACADEMY MEMBER and past Pension Committee member Joe LoCicero was among four people appointed by President Biden to serve on the Pension Benefit Guaranty Corporation’s (PBGC) Advisory Committee, in which position he will represent the interests of the general public. The experience and expertise of the seven-member committee representing the interests of labor, employers, and the general public advises the PBGC on investment policy and other matters related to its mission of protecting retirement security of more than 33 million U.S. workers, retirees, and beneficiaries in private-sector defined benefit pension plans.

PBGC Releases Annual Report

Also this month, the PBGC released its annual report for fiscal year 2022, examining the effectiveness of its multiemployer and single-employer insurance program. Read the [Academy alert](#). ▲

Register for December’s Capital Markets Webinar

REGISTRATION IS OPEN for December’s pension webinar “[Capital Market Outlook—What to Expect After 2022’s Roller-Coaster Ride](#).” After a year that began with historically low interest rates and historically high capital market pricing, a narrative had developed to explain that perhaps this was the “new normal.” An inflation spike changed that narrative. Join the Academy for a webinar intended to support pension actuaries with responsibility for setting and assessing economic assumptions.

Evan Inglis and Jerry Mingione will present, and Pension Committee member Maria Moliterno will moderate. Continuing education (CE) and Joint Board for the Enrollment of Actuaries (JBEA) continuing professional education (CPE) credit are available. The webinar will be on Tuesday, Dec. 6, from noon to 1:30 p.m. EST. [Register today](#). ▲

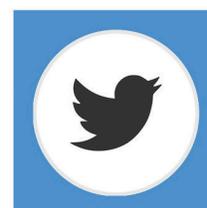
PENSION BRIEFS

➔ **Melody Prangley** joined the Pension Committee.

LIFE BRIEFS

➔ **Mandy Lee** joined the Variable Annuity Reserves and Capital Work Group

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HEALTH NEWS

Health Webinar Examines Cost-Sharing

THE HEALTH PRACTICE COUNCIL'S (HPC) Nov. 29 webinar, "[Considerations for Calculating Cost-Sharing Reduction Load Factors](#)," featured discussion of and Q&A about cost-sharing reductions provided for under the Affordable Care Act. Joyce Bohl, new Academy Board member and chairperson of the HPC's Individual and Small Group Markets Committee, moderated, and Vice Chairperson Donna Novak and Jason Karcher, chairperson of the committee's Risk Sharing Subcommittee, presented. [Slides and audio](#) are available free as a member benefit. ▲

RISK MANAGEMENT & FINANCIAL REPORTING NEWS

Webinar Looks at LTDI Practice Note

THE RISK MANAGEMENT AND FINANCIAL REPORTING COUNCIL (RMFRC) on Nov. 30 hosted the third [webinar](#) in a three-part series offering insight on, and discussion of, the recently exposed long-duration targeted improvements (LDTI) practice note. RMFRC Vice Chairperson Steve Malerich and Robert Frasca, chairperson of RMFRC's Long Duration Contracts Work Group and a member of the Financial Reporting Committee, presented. Webinar [slides and audio](#) are available free as a member benefit.

Comment deadline extended to Dec. 9

The deadline for comments on the [Application of ASU 2018-12 to the Accounting for Long-Duration Contracts Under U.S. GAAP](#) practice note has been extended to Dec. 9. ▲

Academy Board Welcomes New Members

The Academy's Board of Directors welcomed several new vice presidents and member-selected directors, whose terms began at the Academy's Envision Tomorrow: 2022 Annual Meeting, held this month in the nation's capital. See the [Actuarial Update Annual Meeting supplement](#) for full coverage of meeting, and the Academy Board and presidential transition.

The graphic features a blue and green geometric background. At the top right is the American Academy of Actuaries logo. Below it, the text reads "BOARD OF DIRECTORS 2022-2023". A grid of 20 headshots of board members is displayed, each with a name and title below it.

AMERICAN ACADEMY of ACTUARIES				
BOARD OF DIRECTORS 2022-2023				
 Ken Kent President (2021)	 Lisa Slotznick President Elect (2024)	 Maryellen Coggins Immediate Past President (2021)	 Tom Campbell Honorary President (2021)	 Darrell Knapp Secretary/Treasurer (2021)
 Tim Geddes Vice President, Professionalism (2021)	 Amy Angell Vice President, Quality (2024)	 Barbara Klever Vice President, Health (2024)	 Benjamin Slutsker Vice President, Life (2021)	 Sherry Chan Vice President, Pension (2021)
 Seong-min Eom Vice President, Risk Management and Financial Reporting (2021)	 Dorothy Andrews Member-Selected Director (2024)	 Margaret Berger Member-Selected Director (2021)	 Joyce Bohl Member-Selected Director (2024)	 Chris Carlson Member-Selected Director (2024)
 Derek Freihaut Member-Selected Director (2021)	 Annette James Member-Selected Director (2024)	 Julia Lerche Member-Selected Director (2021)	 Jason Russell Member-Selected Director (2021)	 Pete Weber Member-Selected Director (2021)