

**AMERICAN
ACADEMY
of
ACTUARIES**

1979 Year Book



FEBRUARY 1, 1979

1979 Year Book—American Academy of Actuaries

*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**

1979 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

FEBRUARY 1, 1979

MADE IN THE UNITED STATES OF AMERICA

TABLE OF CONTENTS

HISTORY	2
BOARD OF DIRECTORS	5
ACADEMY HEADQUARTERS AND STAFF	5
STANDING COMMITTEES	6
SPECIAL COMMITTEES	16
JOINT COMMITTEES	18
PAST OFFICERS	20
FUTURE ANNUAL MEETINGS	22
MEMBERSHIP STATISTICS	23
MEMBERSHIP, FEBRUARY 1, 1979	25
BYLAWS	267
PRESCRIBED EXAMINATIONS	277
GUIDES TO PROFESSIONAL CONDUCT	278
OPINIONS AS TO PROFESSIONAL CONDUCT.	282
FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS	300
PENSION PLAN RECOMMENDATIONS AND INTERPRETATIONS . .	350
APPLICATION FOR ADMISSION	380
DUES	381
OTHER ACTUARIAL ORGANIZATIONS	382
ACTUARIAL CLUBS	385

HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

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

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

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

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

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

In January 1976, an important amendment to the Bylaws created a new non-voting class of membership designated *Affiliate* of the American Academy of Actuaries. This class consisted of non-members of the Academy who became *Enrolled Actuaries* under the Federal Employees 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.

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

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

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

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

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

The Academy is steadily promulgating Recommendations, and Interpretations thereof, for use by actuaries in preparing financial reports for insurance companies and pension plans. The Guides to Professional Conduct and re-

lated Opinions require that actuaries take these pronouncements into consideration and be prepared to support use of assumptions or methods that vary from them.

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

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

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

PUBLICATIONS. The Academy continues to expand its scope of publications. 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*, a special section of the *Newsletter*, was turned into a separate publication. Finally, the *Journal* is published as a record of each annual meeting since the 1975 annual meeting.



DALE R. GUSTAFSON
President of the American Academy of Actuaries

BOARD OF DIRECTORS

OFFICERS:

	Term Expires
DALE R. GUSTAFSON, <i>President</i>	1979
RONALD L. BORNHUETTER, <i>President-Elect</i>	1979
PRESTON C. BASSETT, <i>Vice President</i>	1979
CHARLES C. HEWITT, JR., <i>Vice President</i>	1979
HERBERT L. DEPRENGER, <i>Vice President</i>	1980
WALTER L. GRACE, <i>Vice President</i>	1980
DWIGHT K. BARTLETT, III, <i>Secretary</i>	1979
KEVIN M. RYAN, <i>Treasurer</i>	1979

PAST-PRESIDENTS:

ROBERT C. WINTERS	1979
EDWIN F. BOYNTON	1980

ELECTED:

ROBERT A. BAILEY	1979
GEOFFREY CROFTS	1979
WILLIAM A. FERGUSON	1979
RICHARD S. ROBERTSON	1979
WALTER S. RUGLAND	1979
RUTH E. SALZMANN	1979
ALAN C. CURRY	1980
CHARLES E. HOLM	1980
GEORGE D. MORISON	1980
BARTLEY L. MUNSON	1980
ALAN RICHARDS	1980
GEORGE B. SWICK	1980
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

ACADEMY HEADQUARTERS AND STAFF

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

Executive Office
STEPHEN G. KELLISON, M.A.A.A.

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

STANDING COMMITTEES

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

EXECUTIVE COMMITTEE

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

THE PRESIDENT, *Chairman*
THE PRESIDENT-ELECT
THE IMMEDIATE PAST-PRESIDENT

THE FOUR VICE-PRESIDENTS
THE SECRETARY
THE TREASURER

COMMITTEES ON ACCREDITATION

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

COMMITTEE ON FEDERAL RELATIONS AND ACCREDITATION

DONALD S. GRUBBS, JR., *Chairman*
MAVIS A. WALTERS, *Vice Chairman*

PRESTON C. BASSETT
RICHARD V. MINCK
BARTLEY L. MUNSON

JOSEPH MUSER
ROBERT J. MYERS
CHARLES B. H. WATSON

COMMITTEE ON STATE RELATIONS AND ACCREDITATION

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

Subcommittee on Life and Health

HERBERT L. DEPRENGER, *Chairman*

Zone 1 WILLIAM M. WHITE, JR.

Zone 2 WILLIAM A. SPARE

Zone 3 JACK E. WOOD

Zone 4 GARY N. SEE

Zone 5 RUSSELL L. KING

Zone 6 DAVID R. CARPENTER

Subcommittee on Property and Liability

JAMES R. BERQUIST, *Chairman*

Zone 1 PAUL S. LISCORD

Zone 2 KEVIN M. RYAN

Zone 3 PHILLIP B. KATES

Zone 4 ALAN C. CURRY

Zone 5 DEWEY G. WILLIAMS

Zone 6 JAMES F. BRANNIGAN

Subcommittee on Public Employee Retirement Systems

RICHARD G. ROEDER, *Chairman*

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

Subcommittee on Public Employee Retirement Systems (continued)

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

ADMISSIONS COMMITTEE

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

THOMAS T. CHAMBERLAIN, *Chairman*

ROBERT G. BOLTON
DANIEL D. MACKEN

R. DOUGLAS PENICK
EARL F. PETZ

COMMITTEE 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.

DOUGLAS C. BORTON, *Chairman*

LEONARD MACTAS, *Vice Chairman*

HARRY E. ALLAN
JAMES F. A. BIGGS
HENRY BRIGHT
JACK M. ELKIN
RICHARD L. MOODY

R. DAVID PARSONS
BARRY L. SHEMIN
RICHARD M. STENSON
MARC M. TWINNEY

COORDINATING COMMITTEE FOR PENSIONS

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

PRESTON C. BASSETT, *Chairman*

EDWIN F. BOYNTON, *Vice Chairman*

DOUGLAS C. BORTON
A. NORMAN CROWDER, III
MARTIN J. FRANK

DUDLEY FUNNELL *
JOHN HANSON
STEWART G. NAGLER

*Representative of Canadian Institute of Actuaries.

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

GENERAL COMMITTEE

RICHARD S. ROBERTSON, *Chairman*

STEPHEN D. BICKEL
ROBERT F. LOWE
CHARLES L. MCCLENAHAN

HENRY B. RAMSEY, JR.
JACK E. WOOD

COMMITTEE ON LIFE INSURANCE FINANCIAL REPORTING PRINCIPLES

JACK E. WOOD, *Chairman*
PETER F. CHAPMAN
THOMAS F. EASON
GLEN M. GAMMILL
BURTON D. JAY
RICHARD K. KISCHUK
ROBERT V. LYLE
BRUCE E. NICKERSON
JOSEPH C. NOBACK
WILBUR H. ODELL, JR.
ROBERT C. PERRY
PAUL E. SARNOFF
JERROLD R. SCHER
NEAL N. STANLEY
DAVID A. STONECIPHER
JEROME H. VANCE
VIRGIL D. WAGNER

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE FINANCIAL REPORTING PRINCIPLES

ROBERT F. LOWE, *Chairman*
CLARENCE R. ATWOOD
RAYMOND W. BECKMAN
PHILLIP N. BEN-ZVI
JAMES R. BERQUIST
JAMES F. BRANNIGAN
ROBERT A. BRIAN
JAMES A. FABER
ROBERT W. GROSSROW
PAUL E. SINGER
DAVID SKURNICK
CHARLES W. STEWART
LUTHER L. TARBELL
DONALD E. TRUDEAU
GAIL E. TVERBERG

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
BARTLEY L. MUNSON

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

COMMITTEE ON RELATIONS WITH ACCOUNTANTS

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

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

JARVIS FARLEY, *Chairman*

M. STANLEY HUGHEY, *Vice Chairman*

PRESTON C. BASSETT
DOUGLAS C. BORTON
EDWIN F. BOYNTON
ROBERT G. ESPIE

WILLIAM A. HALVORSON
RICHARD S. ROBERTSON
JULIUS VOGEL

COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

ROBERT H. HOSKINS, *Chairman*

NEWSLETTER

M. STANLEY HUGHEY, *Editor*
 HAROLD J. BROWNLEE, *Associate Editor*
 DANIEL J. FLAHERTY, *Associate Editor*
 RICHARD S. ROBERTSON, *Associate Editor*

JOURNAL

HAROLD G. WIEBKE, *Editor*

YEAR BOOK

RICHARD W. GARNER, *Editor*

ENROLLED ACTUARIES REPORT

CHARLES E. FARR, *Editor*
 DANIEL M. ARNOLD, *Associate Editor*
 DONALD S. GRUBBS, JR., *Associate Editor*
 RICHARD G. SCHREITMUELLER, *Associate Editor*
 MARTIN STEMPEL, *Associate Editor*

NOMINATING COMMITTEE

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

ROBERT C. WINTERS, *Chairman*
 EDWIN F. BOYNTON, *Vice Chairman*

MARY H. ADAMS
 E. ALLEN ARNOLD
 ROBERT L. COLLETT
 JOHN F. HOOK
 ROBERT H. HOSKINS
 FREDERICK W. KILBOURNE
 BARBARA J. LAUTZENHEISER
 ROBERT F. LOWE

RICHARD S. MILLER
 GEORGE D. MORISON
 WILSON W. NAGGS
 STEPHEN H. NEWMAN
 RODGER R. PATRICK
 ELIZABETH C. POSTON
 WILLIAM A. SPARE

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.

American Academy of Actuaries

MARY H. ADAMS, *Chairman*

WARREN P. COOPER
JARVIS FARLEY
ARNOLD M. MALASKY

HARRY R. RICHARDS
JACK E. WOOD

Canadian Institute of Actuaries

SAMUEL ECKLER, *Ex Officio*

Casualty Actuarial Society

JAMES A. FABER, *Chairman*

ELDON J. KLAASSEN
PAUL S. LISCORD
JOHN H. MUETTERTIES

RICHARD J. ROTH
JOHN W. WIEDER, JR.

Conference of Actuaries in Public Practice

DONALD S. GRUBBS, JR., *Chairman*

LAURENCE E. COWARD
PAUL D. HALLIWELL

JOSEPH R. LAWRENCE
SAMUEL H. TURNER

Fraternal Actuarial Association

JAMES S. MAINE

Society of Actuaries

CHANDLER L. MCKELVEY, *Chairman*

BARTON H. CLENNON
KEATH P. GIBSON
DONALD S. GRUBBS, JR.

JOSEPH W. MORAN
TIMOTHY L. S. NEE

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
DANIEL F. CASE
ROBERT H. DOBSON
RALPH J. HEALEY, JR.
WILLIAM A. PORTER

FREDERICK E. RAACH
ROBERT F. REDDINGTON
HARRY R. RICHARDS
LARRY R. ROBINSON
STANLEY B. TULIN

COMMITTEE ON DISCIPLINE

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

LOUIS GARFIN, *Chairman*

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

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

COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

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

A. NORMAN CROWDER, III, *Chairman*
HAROLD J. BROWNLEE, *Vice Chairman*

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

ROBERT L. KNOWLES
ALLAN C. LUND
JEROME J. MCKOSKEY
ELIZABETH C. POSTON
ROBERT W. RYAN
DAVID A. SKOVRON
ROBERT G. UTTER

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.

ROY R. ANDERSON, *Chairman*

RICHARD DASKAIS

BARBARA J. LAUTZENHEISER

MICHAEL J. MAHONEY

DALE A. NELSON

ROBERT J. RANDALL, SR.

JAY C. RIPPS

C. DAVID SILLETT

MAVIS A. WALTERS

JAMES O. WEBB

COMMITTEE ON SOCIAL INSURANCE

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

ROBERT F. LINK, *Chairman*

STEPHEN F. KRAYSLER, *Secretary*

PRESTON C. BASSETT

GEORGE E. BELL, III

THOMAS P. BLEAKNEY

HOWARD J. LEVIN

RICHARD J. MELLMAN

ROBERT J. MYERS

CECIL J. NESBITT

A. HAEWORTH ROBERTSON

VERNON J. SWITZER

JAMES O. WEBB

SPECIAL COMMITTEES

COMMITTEE TO STUDY THE REQUIREMENTS
OF PROFESSIONALISM

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

WALTER S. RUGLAND, *Chairman*

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

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

COMMITTEE ON REORGANIZATION

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

JOHN A. FIBIGER, *Chairman*

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

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

COMMITTEE ON PROPERTY AND LIABILITY QUALIFICATIONS

The purpose of this Committee is to counsel with any individual actuary requesting such counselling, concerning whether that individual is qualified to sign statements of opinion on property and liability loss reserves. This voluntary counselling is available to any actuary who has not passed examinations deemed by the Board of Directors to presumptively meet educational 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 SPECIALTY DESIGNATIONS

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

JOINT COMMITTEES

JOINT COMMITTEE ON PROFESSIONAL CONDUCT

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

MARY H. ADAMS, AAA, *Chairman*

SAMUEL B. ECKLER, CIA	PAUL S. LISCORD, CAS
JAMES A. FABER, CAS	JAMES S. MAINE, FAA
JARVIS FARLEY, AAA	JACK V. MASTERMAN, CIA
KEATH P. GIBSON, SOA	CHANDLER L. MCKELVEY, SOA
DONALD S. GRUBBS, JR., CAPP	JOSEPH W. MORAN, SOA
PAUL D. HALLIWELL, CAPP	RICHARD J. ROTH, CAS
JOSEPH R. LAWRENCE, CAPP	JACK E. WOOD, AAA

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

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

NORMAN J. BENNETT, AAA	DONALD S. GRUBBS, JR., CAPP
PHILLIP N. BEN-ZVI, CAS	E. SYDNEY JACKSON, SOA
ROBERT F. BRUCE, FAA	JEFFREY T. LANGE, CAS
GEOFFREY CROFTS, AAA	HORACE W. MCCUBBIN, CIA
RICHARD DASKAIS, CAPP	ROBERT J. MYERS, CAPP
JACQUES FAILLE, CIA	WILLIAM H. SCHMIDT, SOA
I. BLAKE FEWSTER, CIA	MICHAEL A. WALTERS, CAS
JOHN A. FIBIGER, AAA	BERT A. WINTERS, SOA

TRUSTEES OF THE ACTUARIAL EDUCATION AND RESEARCH FUND

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

M. STANLEY HUGHEY, AAA, *Chairman of the Board*

JOHN A. MEREU, CIA, *Secretary*

STEVEN H. NEWMAN, CAS, *Treasurer*

BARNET N. BERIN, CAPP	ALAN E. MORSON, CIA
RONALD E. FERGUSON, CAS	BARTLEY L. MUNSON, FAA
JAMES C. HICKMAN, AAA	CECIL J. NESBITT, SOA
FENTON R. ISAACSON, CAPP	ROBERT E. REUTER, FAA
MORTON D. MILLER, SOA	

COUNCIL OF PRESIDENTS

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

E. PAUL BARNHART, SOA	LAWRENCE MITCHELL, CAPP
JOHN T. BIRKENSHAW, CIA	BARTLEY L. MUNSON, FAA
RONALD L. BORNHUETTER, AAA	DAVID M. READE, CAPP
DALE R. GUSTAFSON, AAA	RUTH E. SALZMANN, CAS
W. JAMES MACGINNITIE, CAS	THOMAS R. SUTTIE, CIA
DANIEL D. MACKEN, FAA	JULIUS VOGEL, SOA

JOINT COMMITTEE ON COMMITTEES

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

WALTER L. GRACE, AAA, *Chairman*

ROBERT B. FOSTER, CAS, *Vice Chairman*

RONALD L. BORNHUETTER, CAS	HARRY D. MORGAN, CAPP
CHARLES F. COOK, CAS	GEORGE D. MORISON, AAA
ALASTAIR S. FERNIE, CIA	EUGENE F. PORTER, FAA
JOHN A. FESSENDEN, CIA	WALTER S. RUGLAND, SOA
L. BLAKE FEWSTER, SOA	JULIUS VOGEL, SOA
EDWARD H. FRIEND, AAA	CHARLES B. H. WATSON, CAPP
HORACE W. MCCUBBIN, CIA	JACK E. WOOD, CAPP

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.

BARNET N. BERIN, SOA	CHARLES R. KEBNE, CAPP
THOMAS P. BLEAKNEY, AAA	OWEN A. REED, CIA
DONALD L. GOWING, CIA	ALBERT C. SIMMONDS, AAA
RICHARD C. KEATING, CAPP	MICHAEL J. TIERNEY, SOA

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

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
REUBEN S. WINTERS
EDWIN F. BOYNTON
KENNETH H. ROSS
WALTER S. RUGLAND
DALE R. GUSTAFSON

Past Officers

21

1975-76

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

President
President-Elect
Vice-Presidents

Secretary
Treasurer

1976-77

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

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

FUTURE ANNUAL MEETINGS OF THE ACADEMY

	1979
OCTOBER 8-10 (Mon.-Wed.)	Washington Plaza Hotel Seattle, Wash.
	1980
NOVEMBER 19-21 (Mon.-Wed.)	Atlanta Omni International Atlanta, Ga.
	1981
OCTOBER 19-21 (Mon.-Wed.)	Peachtree Center Plaza Atlanta, Ga.
	1982
OCTOBER 6-8 (Wed.-Fri.)	Hyatt-Regency Cambridge Boston, Mass.
	1983
NOVEMBER 16-18 (Fri.-Sun.)	Hilton Las Vegas, Nev.

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

FEBRUARY 1, 1979

Particulars	Number
Membership, December 1, 1977	4,418
Increase:	
Admissions	348
Reinstatements	10
	<u>4,776</u>
Decreases:	
Deaths	37
Withdrawals	16
Membership, February 1, 1979	<u>4,723</u>

Note: Of the members on February 1, 1979, 2,398 were also Enrolled Actuaries.

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	Membership		
	As of July 1, 1976	As of July 1, 1977	As of February 1, 1979
Insurance organization.	1,885	2,058	2,212
Consulting actuary....	1,118	1,520	1,744
Government	81	120	117
Academic institution ..	31	34	31
Other	77	110	132
Retired or not known..	391	394	487
Total	<u>3,583</u>	<u>4,236</u>	<u>4,723</u>

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

(As of February 1, 1979)

	CAS	CAPP	FAA	SOA
Members				
In one only	378	184	20	2,843
CAS and CAPP	10	10		
CAS and FAA	1		1	
CAS and SOA	58			58
CAPP and FAA		18	18	
CAPP and SOA		354		354
FAA and SOA			31	31
CAS, CAPP, and FAA	2	2	2	
CAS, CAPP, and SOA	10	10		10
CAS, FAA, and SOA	2		2	2
CAPP, FAA, and SOA		20	20	20
In all four	1	1	1	1
Grand Total	462	599	95	3,319

NOTE. 791 Academy Members do not indicate any membership in the above organization(s). 259 Academy Members included in the above table are Fellows of the Canadian Institute of Actuaries.

MEMBERSHIP

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

Enrolled

A

- | | |
|--|--------|
| Abbot, Quincy S. , (F.S.A.), <i>Vice President Tax Dept</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152
203/243-8811 | 1965 |
| Abbott, Michael E. , (F.S.A.), <i>V. P. & Actuary - Life Ins.</i> , American Republic Ins. Co., 6th Ave. & Keo, Des Moines IA 50301
515/245-2152 | e 1977 |
| 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 |
| Abegglen, Thomas E. , (A.S.A.), <i>Asst. Vice President</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., 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, Northbrook IL 60062 312/291-6935 | e 1975 |
| Ablin, Marlene J. , (A.S.A.), <i>Hewitt Assoc.</i> , 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000 | e 1976 |
| Abrahamson, Alice S. , <i>Actuarial Supervisor</i> , Meidinger & Assoc. Inc., 3333 N. Mayfair Rd., Room 307, Wauwatosa WI 53201
414/276-9080 | e 1976 |

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Abrams, Sidney L.**, (A.S.A.), *Vice President & Actuary*, Western Benefit Plan Consultant, 26 O'Farrell St., San Francisco CA 94108 415/781-8632 e 1969
- Abramson, Steven J.**, (F.S.A.), *Assistant Vice President*, Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211 1967
- Absey, Donald M.**, *Vice President*, National Assoc. Inc., 615 S. Flower St., Los Angeles CA 90017 213/626-5542 e 1976
- Achenbach, Susan H.**, *Actuarial Consultant*, William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6502 e 1978
- Adams, David G.**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 2850 Metro Dr., Suite 600, Minneapolis MN 55420 612/341-2420 e 1974
- Adams, J Ross**, (F.S.A.), P. O. Box E, Manzanita OR 97130 1965
- Adams, Mary H.**, (A.S.A., F.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1965
- Adams, Patricia M.**, (F.S.A.), *Assistant Actuary*, Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-3080 1976
- Adams, Samuel P.**, (F.S.A.), 304 N. Second St., Leland MI 49654 1965
- Adams, Thomas P.**, *Regional Pension Mgr.*, New England Life Ins. Co., 12115 Lackland Rd., St. Louis, MO 63141 e 1979
- Adams, Warren R.**, (F.S.A.), *Director of Education*, Society of Actuaries, 208 S. Lasalle St., Chicago IL 60604 312/236-3833 e 1965
- Addiego, James P.**, (A.S.A.), *Assistant Actuary*, Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000 1971
- Adelstein, Victor A.**, (F.S.A.), *Assistant Actuary*, Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111 e 1972
- Adler, Martin**, (F.C.A.S.), *Vice President & Actuary*, Government Employees Ins. Co., 5260 Western Ave., Chevy Chase MD 20076 301/651-8850 1970
- Adornato Paul D.**, (F.S.A.), *Vice President*, Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411 e 1972
- Affleck, Allan D.**, (F.S.A., F.C.I.A.), *Executive Vice President*, M & R Services Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7970 e 1966
- Agee, John E.**, (A.S.A.), *Vice President & Actuary*, Lone Star Life Ins. Co., 535 Pittman St, Richardson TX 75080 214/351-3751 e 1968
- Aglira, Robert B.**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 1500 Market St., Philadelphia PA 19102 215/563-4500 e 1977
- Agrimson, Gerald**, (F.S.A.), *Assistant Actuary*, Minnesota Mutual Life Ins. Co., 345 Cedar St., St. Paul MN 55101 612/298-3587 1978..
- Ahuja, Sushil K.**, (A.S.A.), *Actuary*, U.S. Dept. of Energy, OCIR, Washington, D.C. 20545 e 1976
- Aikman, Roy W.**, (A.S.A.), *Consulting Actuary*, 1900 W. 75th St., Suite 201, Prairie Vlg KS 66208 913/362-7144 e 1966
- Ain, Samuel N.**, (A.S.A., F.C.A., A.C.A.S.), *Actuary*, The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0488 e 1965

Members

27

	Enrolled
Aitken, William H. , (F.S.A., F.C.I.A.), University of Waterloo, Dept. of Statistics, Waterloo On, Canada N2L3G1 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>Second Vice President</i> , United Ins. Co. of America, One E. Wacker Dr., Chicago IL 60601 312/266-3510	1972
Albright, Marian R. , (F.S.A.), 863 Front St., Binghamton NY 13905	1965
Aldrich, William C. , (F.C.A.S.), <i>Vice President</i> , Hartford Ins. 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, George , (F.S.A.), <i>President</i> , Guardian Ins. Co. of Canada, 181 University Ave., Toronto Ont 416/863-4187	1966
Alexander, Robert A., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Occidental Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3041	1971
Alexander, Lee M. , (F.C.A.S.), <i>Actuary</i> , Mass. Rating Bureau, 40 Broad St., Boston MA 02109 617/542-5080	1965
Alexander, Silas J. , (A.C.A.), <i>Vice President</i> , Gov. Personnel Mutual Life, 800 NW Loop 410, P. O. Box 32266, San Antonio TX 78284 512/341-6161	1966
Alexander, William , (A.S.A.), G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1978
Alff, Gregory N. , (A.C.A.S.), <i>Assistant Actuary</i> , Employers Mutual Liability, Ins Co of Wausau, Wausau WI 54401 715/842-6250	1977
Alford, Timothy J. , (F.S.A.), <i>Assistant Actuary</i> , Pension Dept., Lincoln National Life Ins. Co., 1300 Clinton Street, Fort Wayne IN 46081 219/424-5421	
Alin, Steven I. , <i>Vice President & Actuary</i> , Lambert M. Huppeler Co. Inc., 430 Park Ave., New York NY 10022	e 1976
Allan, Harry E. , (F.S.A., A.C.A.), Towers Perrin Forster & Crosby, 2850 Metro Dr., Minneapolis MN 55420 612/854-1155	e 1965
Allan, William , (F.S.A.), 532 Harrison Ave., Harrison NY 10528	e 1965
Allard, M W , 24 Sherwood Rd., E. Harwich MA 02645	1966
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	e 1976
Allen, Edward S. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Ins. Co., 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. Soc., 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., P. O. Box 111, Boston MA 02117 617/421-6030	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Allen, James F. , (F.S.A.), <i>Associate Actuary</i> , Federal Kemper Life Assur. Co., Kemper Ins. Bldg., Long Grove IL 60049 312/540-2000	1971
Allsteadt, Wayne E. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 233 S. Wacker Dr., Ste 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
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> , N.Y. State Employees Retirement, A E Smith St Office Bldg, Albany NY 12244 518/474-4600	e 1965
Altschuler, Michael C. , (F.S.A.), <i>Second Vice President</i> , Travelers Ins. Co., 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 Life Assur 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> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	e 1978
Amrine, Frank M. , (A.S.A.), <i>Actuary</i> , Nationwide Corp., One Nationwide Plaza, Columbus OH 43216 614/227-6087	1975
Ancona, Philip F. , (A.S.A.), <i>Consulting Actuary</i> , P. O. Box 520, Redondo Beach CA 90277 213/378-0949	e 1976
Anderegg, David S. , (F.C.A.), <i>Consulting Actuary</i> , Zischke Organization Inc., One Post St., 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 Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3330	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, D R. , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , D. R. Anderson & Assoc., 390 Bay St. #2020, Toronto Ont 416/863-1036	e 1975
Anderson, Dean R. , <i>Vice President & Actuary</i> , Western Employers Ins. Co., 1400 N. Harbor Blvd. Fullerton, CA 714/879-8903	1976

Members

29

Enrolled

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 212/695-2800	e 1967
Anderson, Homer G. , (A.S.A.), <i>Second Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	e 1966
Anderson, James A. , (F.S.A.), 79 Pine St., Chatham NJ 07928	1965
Anderson, James C H. , (A.S.A., F.C.A.), <i>President</i> , Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Tower Place, Atlanta GA 30326 404/261-5420	1966
Anderson, Lloyd G. , <i>Asst. V.P.-Actuary Personal</i> , Farmers Ins. Group, 4680 Wilshire Blvd., Los Angeles CA 90010 213/931-1961	1967
Anderson, Neil M. , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1513	1965
Anderson, Paul W. , (F.S.A.), <i>Assistant Actuary</i> , 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, Roy R. , (F.S.A.), <i>Vice President</i> , Allstate Life Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5000	1965
Anderson, T. Loyal , (A.S.A.), Route 1 Box 252, Hayward WI 54843	1966
Andrews, Edward C. , (A.C.A.S.), 19 Avalon Road, West Hartford CT 06117	1966
Angell, Charles M. , (F.C.A.S.), Great American Life Ins Co, 580 Walnut St., Cincinnati OH 45202	1978
Angell, Donald C. , <i>President</i> , Angell & Disend Inc., 225 Newman Ave., Rumford RI 02916 401/438-9250	e 1971
Angen, Carol L. , <i>Sr. Pension Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156	e 1976
Anger, Gerald B. , (F.S.A., F.C.I.A.), <i>Managing Director</i> , Anger Bruce & Maxwell Ltd., Meadowvale Corp. Centre, Mississauga Ont 416/826-0886	e 1966
Angle, John C. , (F.S.A.), <i>Executive Vice President</i> , Guardian Life Ins. Co., 201 Park Ave. S., New York NY 10003 212/598-8855	e 1965
Anglin, Elizabeth H. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. N.W., Washington DC 20006	e 1977
Anker, Robert A. , (F.C.A.S.), <i>Vice President & Actuary</i> , American State Ins. Co., 500 N. Meridian St., Indianapolis IN 46208 317/262-6677	1971
Annin, Roger K. , (F.S.A.), <i>Associate Actuary</i> , Woodmen Accident & Life, P. O. Box 82288, Lincoln NE 68501 402/432-2881	1977
Anthony, John J. , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Assoc. Inc., 1467 Belleair Rd., Clearwater FL 33516 813/584-8128	1975
Antliff, John C. , (F.S.A.), <i>Senior Vice President</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/481-8000	e 1965
Anzalone, George D. , <i>Actuary</i> , Herget & Co. Inc., 204 E. Lombard St., Baltimore MD 21202 301/992-7543	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Aponte, Juan B. , (M.C.A.), <i>President</i> , 1st Federal Savings & Loan, P. O. Box 9146, Santurce, Puerto Rico	1967
Arata, David A. , (F.C.A.S.), <i>Asst. V. P. & Assoc. Actuary</i> , Fireman's Fund Ins. Co., 3333 California St., Los Angeles CA 94118 415/929-2840	1978
Archacki, Raymond J. , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-7301	e 1975
Archer, A K. , (F.S.A., F.C.I.A.), <i>Vice President & Secretary</i> , Northern Life Assur. Co., P.O. Box 2457, 380 Wellington St, London Ont. 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.), <i>President</i> , Wisconsin National Life Ins., 220 Washington Ave., Oshkosh WI 54901 414/235-0800	1965
Arial, David B. , (A.S.A.), <i>Vice President & Actuary</i> , Colonial Life & Accident Ins., 1612 Marion St., Columbia SC 29201 201/676-2000	1971
Arjani, Neville A. , (F.S.A.), <i>Assistant Actuary</i> , 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., F.C.I.A.), 539B Heritage Village, Southbury CT 06488	1965
Arnaud, Verdun J. , <i>Actuary</i> , Golden State Mutual Life Ins., 1999 W. Adams Blvd., Los Angeles CA 90018 213/731-1131	e 1970
Arnold, Daniel M. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc., 65 La Salle Rd., W Hartford CT 06107 203/521-8400	e 1969
Arnold, E Allen , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 300 Montgomery St., San Francisco CA 94104 415/421-2796	e 1965
Artura, Raymond C, Sr. <i>Pension Cost Consultant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4557	e 1976
Arvanitis, Ernest A. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3228	1965
Arvin, Leo , <i>Director-Admin. Services</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	1971
Aschenbrenner, John E. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	1978
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>Actuary</i> , Sentry Life Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/344-2345	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

31

Enrolled

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	e 1978
Athanassiades, Theodossios , (F.S.A.), <i>Vice President and Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1967
Atkins, F R. , (A.S.A.), <i>Manager - Ins. & Benefits</i> , ITT, 320 Park Ave., 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>Exec. V.P. & Chief Ins. Officer</i> , Equitable Life Assur. Soc., 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>Chief Actuary</i> , Inter-Ocean Ins. Co., Cincinnati Fin Center, PO Box 14568, Cincinnati OH 45214 513/771-2000	e 1975
Austin, Charles R. , <i>Consultant</i> , The Wyatt Co., 65 William St., Wellesley MA 02181 617/237-3900	e 1976
Austin, Frank , (F.S.A.), <i>Actuary - Valuation</i> , Capital Holding Corp., P. O. Box 32830 Louisville, KY 40232 502/584-8157	1978
Austin, Joseph D. , (F.S.A.), <i>Pres & Chief Executive Office</i> , Federal Life Ins Co (Mutual), 3703 West Lake, Glenview IL 60025 312/729-9700	1965
Austin, Peter , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc., 3550 Wilshire Blvd., Los Angeles CA 90010 213/385-5211	e 1977
Autin, A Anthony , (F.S.A.), <i>Vice Pres Adminstrtn US Opert</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 Ins. 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. #445, Chicago IL 60611 312/321-4868	e 1978
Axelrod, Jerrald B. , (F.S.A.), <i>Consulting Actuary</i> , 31578 W. Nine Dr., Laguna Niguel CA 92677	1966
Axene, David V. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940	1978
Ayache, Robert E. , <i>Actuarial Associate</i> , National Health & Welfare, Retirement Assoc Inc, 666 Fifth Ave., New York NY 10019 212/399-1654	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Ayson, Benjamin E., Benefit Plan Consultants Inc., 720 Kapiolani
Blvd., Honolulu HI 96813 808/533-3831

e 1976

B

Babbitt, Albert E., (F.S.A.), Milton B. Babbitt, 242 E. 19th St., Apt. 3A,
New York NY 10003 1965

Babbitt, Starr E., (A.S.A.), 937 Davidson Dr., Nashville TN 37205 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.), *Actuarial Manager*, A. S. Hansen Inc., 400
Colony Sq. #500, Atlanta GA 30309 404/892-1539 e 1970

Bacon, Francis L., (A.S.A.), *President*, Bacon & Assoc. Inc., Pcagan
Ln., Dover, MA 02030 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 10020 e 1975
212/997-5303

Badertscher, Carol L., *Account Executive*, E. M. Klein & Assoc., 815
Superior Ave., Cleveland OH 44114 216/861-6920 e 1976

Baekstrom, Marianne, (A.S.A.), *Principal*, Towers Perrin Forster &
Crosby, 1500 Market St., Centre Sq. W., Philadelphia PA 19102 e 1966
215/563-4500

Bagshaw, James J., (A.S.A., F.C.A.), *President*, Modular Pension
Systm Ltd, The Keith P Gibson Co, 23 Hillside Ave, Metuchen NJ
08840 e 1966

Bagwell, W. Ray, (A.S.A.), *Vice President & Actuary*, Southern Life
Ins. Co., 330 S. Greene St., Greensboro NC 27420 e 1967
919/275-9681

Bahn, David J., (F.S.A.), *Second Vice President*, Capital Holding
Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157 1973

Bailey, Earle E., (M.C.A.), *Consulting Actuary*, Consulting Actuary,
5826 Fox Hill Lane, Dallas TX 75232 1970

Bailey, J. Russell, Jr., (F.S.A.), *V P Group Ins Serv & Grp Actu*,
Protective Life Ins. Co., P.O. Box 2606, Birmingham AL 35202 e 1965
205/879-9230

Bailey, John E., (F.S.A.), *Assistant Actuary*, Northwestern Mutual Life
Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 e 1970
414/271-1444

Bailey, John M., III, (F.S.A.), *Associate Actuary*, Life Ins. Co. of
Virginia, 6610 W. Broad St., Richmond VA 23261 1976
804/281-6000

Bailey, Marilyn V., *Pension Actuary*, Fidelity Mutual Life Ins. Co., 3
So. Penn Sq., Philadelphia, PA 19101 e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

33

Enrolled

Bailey, Paul M. , (F.S.A.), <i>Executive Assistant</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6000	1965
Bailey, Robert A. , (F.C.A.S.), <i>Actuary-Director of NAIC Data</i> , Natl Assoc-Ins Commisioners, 633 W. Wis. Ave., Suite 1013, 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.C.I.A.), 64 Claude St., Beaconsfield QUE	1968
Bailey, William A. , (F.S.A.), <i>Research Fellow</i> , PolySystems Inc., 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., F.C.I.A.), <i>Senior Consulting Actuary</i> , B. J. Vincent Co. Ltd., 120 Eglinton Ave. E., Toronto Ont	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> , American Telephone & Telegraph, P. O. Box 2016, Room 4A-1102, New Brunswick NJ 08903	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 S. Wacker Dr., Chicago IL 60606 312/876-0909	e 1974
Baitler, Simon C. , (F.S.A.), <i>Vice President & Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Los Angeles CA 90054 213/742-2283	e 1975
Bak, Harris N. , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Madison Life Ins. Co., 845 Third Ave., New York NY 10022 212/826-1400	1976
Baker, Edward H. , (F.S.A., F.C.I.A.), <i>Sr. V. P. & Chief Actuary</i> , Capitol Life Ins. Co., 1600 Sherman St., Denver CO 80201 303/861-4065	1967
Baker, John K. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life, John Hancock Place T13, P. O. Box 111, Boston MA 02117 617/421-2577	1969
Baker, Karl T. , (F.S.A.), <i>Actuarial Assistant</i> , Northern Life Ins. Co., P.O. Box 12530, Seattle WA 98111 206/292-1111	1978
Bakos, Thomas L. , (F.S.A.), <i>Vice President & Actuary</i> , Lincoln American Life Ins Co, 60 North Main, Memphis TN 38103 901/523-1212	1972
Balcarek, Rafal J. , (F.C.A.S.), <i>Sr. Vice President & Actuary</i> , Reliance Ins. Co., 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4000	1965
Balder, Ruth P. , <i>Account Supervisor</i> , S. M. Hyman Co., 300 N. Charles St., Baltimore MD 21201 301/685-6688	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Baldwin, William D. , (F.S.A., F.C.A., F.C.I.A.), Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420	1973
Baledes, Theodore E. , (F.S.A.), <i>Second Vice President</i> , Travelers Ins. Co., 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 Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7936	1977
Ball, Frank M. , <i>Vice President-Actuary</i> , Cal-Farm Life Ins. Co., 2855 Telegraph Ave., Berkeley CA 94705 415/644-7180	1969
Ballantyne, Harry C. , (A.S.A.), <i>Acting Deputy Chief Actuary</i> , Social Security Administration, 6401 Security Blvd., Baltimore MD 21235	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 Ins. Co., CNA Plaza, Chicago IL 60685 312/822-6983	1965
Ballard, Richard A. , (F.S.A.), <i>Director-Pension Technical Sr.</i> , Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45201 513/861-3600	e 1977
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>Sr. V.P. & Sr. Ins. Executive</i> , Commercial Credit Co., 300 St. Paul Pl., Baltimore MD 21202 301/332-7888	1971
Barad, Edward L. , (A.S.A.), <i>Asst. Vice President & Actuar</i> , Johnson & Higgins, 2029 Century Plaza East, Los Angeles CA 90067 213/552-8700	e 1969
Barakauskas, Helen D. , <i>Associate Chief Analyst</i> , Travelers Ins. Co., 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, William L. , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , American Mutual Life Ins. Co., 1200 Liberty Bldg., Des Moines IA 50307 515/280-1331	e 1965
Barber, Harmon T. , (F.C.A.S.), 290 Wolcott Hill Rd., Wethersfield CT 06109	1965
Bardsley, Leonard J. , (A.S.A.), <i>Manager Employee Benefit Sect.</i> , E.I. Dupont De Nemours & Co., 1007 Market St., Wilmington DE 19810 302/774-6642	e 1971
Barham, Thomas C., III , (F.S.A.), <i>Consulting Actuary</i> , American Benefit Corp., 401 11th St., Huntington WV 25701 304/525-0331	e 1965

Members

35

Enrolled

Barke, Robert C. , (A.C.A.), Barke-Anderson & Assoc. Inc., 100 WCCO Bldg., Minneapolis MN 55402 612/322-8079	e 1966
Barker, Kenneth C. , <i>Manager</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1976
Barker, Loring M. , (F.C.A.S.), 100 Palm Dr., Piedmont CA 94610	1965
Barker, Paul W. , (A.S.A.), <i>Actuarial Manager</i> , A. S. Hansen Inc., 2300 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	e 1976
Barlow, Lucinda B. , <i>Associate</i> , Edward J. Peters & Assoc. Inc., 3550 Washington Blvd., Indianapolis IN 46205 317/923-6336	1969
Barnaby, Charles H. , (F.S.A.), Informatics, Inc., 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
Barnes, Galen R. , (F.C.A.S.), <i>Actuary, Property/Cas Pricing</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-7111	1977
Barnes, Robert L. , (F.S.A., F.C.A., F.C.I.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, P.O. Box 419, Holmdel NJ 07733 201/946-5684	e 1977
Barnhart, E Paul , (A.F.A.A.), <i>Consulting Actuary Inc.</i> , 959 Gardenview Off Pkwy., St. Louis MO 63141 314/569-2232	e 1965
Barnhart, Lyle H. , (A.S.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>Executive Vice President</i> , Cai Consultants, 625 S. Kingsley Dr., Los Angeles CA 90005 213/386-2100	e 1970
Barry, Dennis , (F.S.A.), <i>Actuary</i> , First Farwest Corp., 812 S.W. Washington, Portland OR 97205 503/224-7740	1975
Barry, Robert J. , (A.S.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc., 100 E. Pratt St., Baltimore MD 21202 301/547-2928	e 1976
Bart, Robert D. , (), 2480 S. Kihei Rd., Kihei HI 96753 808/879-3711	e 1965
Bartik, Robert F. , (F.C.A.S.), <i>Assistant Actuary</i> , Kemper Ins. Group, 440 N Main St Apt 304D, Wauconda IL 60084 312/540-2000	1969
Bartimer, Herman , (F.S.A., A.C.A.), , 441 East 20th St., New York NY 10010	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bartlett, Daphne D. , (F.S.A., F.C.I.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.), [Secretary], <i>Chief Actuary, Social Security Administration</i> , 6401 Security Blvd., Baltimore MD 21235 301/594-2860	e 1972
Bartlett, William N. , (A.C.A.S.), <i>Assistant Actuary</i> , Continental Ins. Co., 80 Maiden Lane, New York NY 10038 212/374-3090	1978
Bartolain, Clifford P. , <i>Pension Actuary</i> , All American Life & Casualty, 8501 W. Higgins Rd., Chicago IL 60631 312/693-3331	e 1976
Bash, Floyd A. , (A.S.A.), <i>Actuary</i> , Interstate Life & Acc Ins.Co., 540 McCallie Ave., Chattanooga TN 37402 615/267-5681	1968
Bass, Frederick , (F.S.A.), <i>Senior Vice President</i> , IDS Plan Services, Inc., 3200 IDS Tower, Minneapolis MN 55402	e 1975
Bassett, Preston C. , (F.S.A., F.C.A.), [Vice-President], <i>Consulting Actuary</i> , Tanglewood Circle, Wallingford PA 19086 212/661-5080	e 1965
Bassin, Robert , <i>Vice President</i> , Mngmnt Applied Programing Inc, 6420 Wilshire Blvd., Los Angeles CA 90048 213/658-7720	1967
Bassman, Bruce C. , (A.C.A.S.), <i>Actuary</i> , Covenant Life Ins. Co., 99 Woodland St. P.O. Box 1169, Hartford CT 06101 203/249-9341	1977
Bastian, Twila , <i>Actuary</i> , Wstrn Management Consultants, 832 Monroe NE, Albuquerque NM 87111 505/265-8808	e 1977
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, D. H. Samuel , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-5888	1965
Bates, Eugene W. , (F.S.A.), <i>Senior Vice President</i> , Western Southern Life Ins. Co., 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. , (A.S.A.), <i>Assistant Actuary</i> , Martin E. Segal Co., 520 S. Virgil, Los Angeles CA 90020 213/382-1347	e 1976
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.), 5219 Tower Dr., Cape Coral FL 33904	1965
Battaglin, Bernard H. , (A.C.A.S.), Ins. Services Office, 160 Water St., New York NY 10038 212/487-4657	1970
Batten, Robert W. , (F.S.A.), <i>Professor of Actuarial Scienc</i> , Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725	1969
Battle, William R. , (F.S.A.), <i>President</i> , Shenandoah Life Ins. Co., P.O. Box 12847, Roanoke VA 24029 703/345-6711	1965

Members

37

	Enrolled
Baucom, Bennie W. , (F.S.A.), <i>V. P. & Actuary - Life Dept.</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1827	1971
Bauer, Nicholas , (F.S.A., F.C.I.A.), <i>Exec. Vice President & Actuar.</i> , Montreal Life Ins. Co., 630 Sherbrooke St. W., Montreal Que 514/842-9151	1968
Baus, Robert D. , (A.S.A.), <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Baush, Mary , (F.C.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1969
Bayles, Richard E. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Equitable Ins. of Virginia, 1700 Old Meadow Rd., McLean VA 22101 703/821-5400	1965
Bayo, Francisco , (A.S.A.), <i>Deputy Chief Actuary SSA DHEW</i> , Social Security Administration, 6401 Security Blvd., Ste 700 Altmeyer Bldg., Baltimore MD 21235	e 1968
Beach, Morrison H. , (F.S.A.), <i>Chrmn of Board & Chf Executiv</i> , The Travelers Corp., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Bealrd, 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
Bealrd, 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, 1 E. Wacker Dr., Chicago IL 60601 312/266-3611	1969
Bean, Richard W. , <i>Actuary</i> , State of Ca-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, P. O. Box 7119, Washington DC 20044 202/254-4851	e 1966
Beardsley, Charles M. , (F.S.A., F.C.A., F.C.I.A.), <i>Chairman & Chief Executive of</i> , Booke & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	1965
Beasley, Floyd T. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable of Iowa, 604 Locust St., Des Moines IA 50306 212/554-1234	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 of Board</i> , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/867-0320	e 1965
Beatty, Chester D. , (F.S.A., F.C.I.A.), <i>Executive Officer Research</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont. 416/923-6661	1967
Beca, Peter , (F.S.A., F.C.I.A.), <i>Associate Actuary</i> , Manufacturers Life Ins Co, 53 Stonedale Placeway, Don Mills Ont. 416/928-4139	e 1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Beck, John T.**, (F.S.A.), *Sr. Vice President & Actuary*, North Central Life, 275 E. Fourth St., St Paul MN 55101 612/227-8001 1976
- Beck, Kenneth M.**, (F.S.A.), *Associate Actuary*, National Liberty Corp., Liberty Park, Valley Forge PA 19481 215/648-5630 1978
- Beck, Richard K.**, *Assistant Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1976
- Becker, Johanna B.**, (F.S.A.), *Assistant Actuary*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 1978
- Becker, Murray L.**, (F.S.A.), *Vice President*, Johnson & Higgins, 95 Wall St., New York NY 10005 212/482-5236 e 1965
- Becker, R Jay**, (F.S.A.), *Actuarial Fellow*, John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-4490 1977
- Becker, Ronald I.**, (F.S.A.), *Assistant Vice President*, New England Mutual Life Ins Co, 501 Boylston St, Boston MA 02117 617/266-7300 1978
- Becker, Ted**, (A.S.A.), *Staff Actuary*, Texas State Board of Ins., 1110 San Jacinto, Austin TX 78786 512/475-3325 1966
- Beckert, Thomas A.**, (F.S.A.), *Vice President & Group Actuar*, Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45201 513/861-3600 e 1966
- Beckman, Raymond W.**, (F.C.A.S.), *President*, W Beckman Consulting Actur 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.), *Assistant Actuary*, Life Ins Co of Georgia, 375 Forest Hills Mng, Atlanta GA 30342 404/881-8000 e 1975
- Beecher, Paul**, *Regional Pension Director*, Pacific Mutual Life Ins. Co., 108 Wilmot Rd., Deerfield IL 60015 312/948-5757 e 1976
- Beeghtly, Paul R.**, (F.S.A.), *Associate Actuary*, Northern Life Ins. Co., P.O. Box 12530, Seattle WA 98111 206/292-1111 1979
- Beekman, John A.**, (A.S.A.), *Professor-Math Science*, Mathematics Dept, Ball State University, Muncie IN 47306 317/285-5433 1970
- Beernink, Darrell W.**, (F.S.A.), *Actuary*, State Farm Life, One State Farm Plaza, Bloomington IL 61761 309/662-2311 1969
- Beers, Clyde D.**, (F.S.A.), *Principal*, Tower Perrin Forster & Crosby, 1500 Market St., Centre Square W., Philadelphia PA 19102 212/661-5080 e 1971
- Beers, Henry S.**, (F.S.A.), 5000 E. Grant Rd., Apt. #229, Tuscon AZ 85712 1965
- Beers, Josephine W.**, (F.S.A.), PO Box 239, PO Box 239, Hermosa Beach CA 90254 1965
- Behan, Donald F.**, (F.S.A.), *Actuary*, Haskins & Sells, 1114 Ave. of the Americas, New York NY 10036 212/790-0627 e 1977
- Beiles, Herb N.**, (F.S.A., F.C.I.A.), *Group Pensions Vice President*, Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-5862 e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

39

	Enrolled
Bein, Robert L. , (F.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 212/482-2000	e 1971
Beirne, James A. , (A.S.A.), <i>Assistant & Chief Actuary</i> , NY Cty Employees Ret System, 220 Church St, New York NY 10007	e 1971
Beisenherz, Robert L. , (F.S.A.), <i>Vice President</i> , Lewis & Ellis Inc, 7540 LBJ Freeway, Suite 634, Dallas TX 7521 214/661-9047	1974
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, George E., III , (F.S.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1900
Bell, Linda L. , (F.C.A.S.), <i>Assistant Vice President & Associate Actuary</i> , Crum & Forster Ins. Cos., P.O. Box 2387, Morristown, NJ 07960 201/285-7128	
Bell, Max S. , (F.S.A.), The Dorset, 1301 N Harrison St, Apt 501, Wilmington DE 19806	1965
Bell, S. Alexander , (A.C.A.), Peat Marwick Mitchell & Co., 222 S. Riverside Plaza, Chicago II IL 60606 312/758-9700	1965
Bems, Vitold Arthur , <i>Supervisor & Pension Actuary</i> , Airline Pilots Assoc. Intl., 1625 Mass. Ave. Nw., Washington DC 20036 202/797-4123	e 1976
Benbrook, Paul , (F.C.A.S.), 4048 Heathersage Drive, Houston TX 77084	1965
Bender, Raymond , (F.S.A.), <i>Vice President & Assoc Actuar</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7882	e 1965
Benedict, Elmer R. , (F.S.A.), 145 Pinckney St Apt 121, Boston MA 02114	1965
Benedict, Robert C. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Cal-Western States Life Ins., 2020 L St., Sacramento CA 95814 916/444-7100	1974
Beneski, Frank A. , <i>Director-Defined Benefit Serv</i> , Conn. General Life Ins. Co., 900 Cottage Grove St., Hartford CT 06152 203/243-8811	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/Fl., Boston MA 02110 617/423-4200	e 1976
Bennet, Kathleen A. , <i>Supervisor</i> , Group Pension Actuarial Svc, Conn Gen Life Ins Co, Hartford CT 06152 203/243-8811	e 1976
Bennett, Melvin D. , (F.S.A.), Route 10, Box 213, Frederick MD 21701	1965
Bennett, Michael A. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , 149 Albert St, Waterloo Ont.	e 1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bennett, Noah H. , (A.C.A.), 122 Masondale Ave., Durham NC 27707	1968
Bennett, Norman J. , (F.C.I.A., F.C.A.S.), <i>Vice President & Actuary</i> , Continental Ins. Co., 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
Bennett, Robert S. , <i>Vice President, Marketing</i> , Datair Financial Services, Inc., 35 East Wacker Dr., Chicago IL 60601	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., 1919 University Ave., St Paul MN 55104 612/738-0334	1969
Bentzin, Charles G. , (F.S.A.), <i>President</i> , Charles G. Bentzin Assoc. Inc., 234 N. Central Ave. #646, Phoenix AZ 85004 602/258-1616	e 1965
Ben-Ziv, Phillip N. , (F.C.A.S.), <i>Vice President & Actuary</i> , Royal-Globe Ins Cos, 150 William St, New York NY 10038 212/732-8400	1969
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> , Wyatt Co, 1400 Investment Plaza, Cleveland OH 44114	e 1976
Beres, Joseph , <i>Consultant</i> , The Wyatt Co., 233 S. Wacker Dr., Chicago IL 60606 312/876-1616	e 1976
Berg, Roy A. , (A.C.A., A.C.A.S.), <i>Vice President & Actuary</i> , Old Republic Life Ins. Co., 307 N. Michigan Ave., Chicago IL 60601 312/346-8100	1966
Berg, William D. , (F.S.A.), <i>Research Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1965
Bergen, Joseph S. , (A.C.A.), <i>V. P.-Group Pension Services</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3038	e 1966
Bergen, Robert D. , (F.C.A.S.), <i>Vice President & Actuary</i> , Great American Ins. Group, 580 Walnut St., Cincinnati OH 45201 513/369-5000	1972
Berger, Alan S. , <i>Actuary</i> , Qualified Plan Services, Inc., 5050 N. 19th Ave., Suite 415, Phoenix AZ 85015 602/249-0553	e 1978
Berger, Arthur A. , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700	e 1976
Berger, Gottfried O. , <i>President</i> , Cologne Life Reinsurance Co., 900 Bedford St., Stamford CT 06902 203/327-4220	1969
Bergin, James L. , (F.S.A.), <i>Sr Vice President & Actuary</i> , Occidental Life Ins. Co., 1001 Wade Ave., P. O. Box 10234, Raleigh NC 27605 213/742-2111	1973
Bergman, Barney , <i>Sr Actuarial Assistant</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 Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-1190	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

41

	Enrolled
Bergstresser, R L , (F.S.A.), <i>Consulting Actuary</i> , 370 Claremont Ave., Montclair NJ 07042 201/676-2000	1969
Berin, Barnet N. , (F.S.A., F.C.A.), <i>Director-Professional Standar</i> , William M. Mercer Inc., 1211 Ave. of the Americas 212/997-8137	e 1965
Berish, George , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	1978
Berkeley, Edmund C , (F.S.A.), <i>President</i> , Berkeley Enterprises Inc., 815 Washington St., Newtonville MA 02160 617/332-5453	1965
Berkey, Stephen H , (F.S.A.), <i>2nd Vice President</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Frt Wayne IN 46801 219/424-5421	e 1971
Berkowitz, Michael H , (F.S.A.), <i>Vice President & Chief Actuar</i> , Colonial Life Ins. Co., 111 Prospect St., East Orange NJ 07019 201/676-2000	1970
Berman, Melvyn E , (A.S.A.), <i>Actuary</i> , Veterans Administration, 5000 Wissahickon Ave, Philadelphia PA 19101 215/438-5200	e 1970
Berne, David H , (F.S.A.), 860 E 15th St, Brooklyn NY 11230	1966
Berni, Elizabeth C , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co., 300 Montgomery, San Francisco CA 94104 415/421-2796	e 1976
Bernstein, Agnes , <i>Associate Consultant</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	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 Ave., Hartford CT 06156 203/273-7931	1977
Berry, George L , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 150 Strafford Ave., Suite 400, Wayne PA 19087 206/624-7940	1970
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
Bertoldo, Roy J , (A.S.A.), <i>Vice President</i> , Maritime Life Assur. Co., 601 California St., San Francisco CA 94108 415/981-6700	e 1967
Bertram, John C. , (F.S.A.), <i>Sr V. P. & Chief Actuary</i> , Durham Life Ins. Co., P. O. 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
Betz, Carl W , (F.C.A.), 314 W. Almeria, Phoenix AZ 85003 602/254-4819	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bevan, John A. , (F.S.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Bevan, John R. , (F.C.A.S.), <i>Vice President & Actuary</i> , Liberty Mutual Ins. Co., 175 Berkeley St., Boston MA 02117 617/357-9500	1965
Bhave, Shashikant , (A.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, 5th & Walnut, Philadelphia PA 19172 215/629-0600	1977
Bickel, Stephen D. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , American General Life Ins. Co., P.O. Box 1931, Houston TX 77001 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
Biddleman, Albert F. , <i>Director-Customer Service</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1968
Bidelman, Wayne D. , (F.S.A.), <i>Assistant Vice President-Rein</i> , Security Life & Accident Co., Security Life Bldg., Denver CO 80202 303/534-1861	1974
Bierley, Thomas , (F.S.A.), <i>Actuarial Assistant</i> , Bankers Life Co., 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 213/742-2111	1965
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 Ins. Co., P.O. Box 2100, Bloomington IL 61701 309/828-0021	1973
Billman, Elmer , (F.S.A.), <i>Vice President & Actuary</i> , Pilot Life Ins. Co., P.O. Box 20727, Greensboro NC 27420 919/299-4720	1965
Bilsborrow, John E. , <i>Member-Board of Directors</i> , Benefit Trust Life Ins. Co., 1771 W. Howard St., Chicago IL 33931 312/274-8100	1967
Bingham, Albert A. , (F.S.A.), <i>Vice President</i> , Mutual of New York, Mutual of Ny Service Cntr, One Mony Plaza, Syracuse NY 13202 315/473-7680	1965
Birkenshaw, John T. , (F.S.A., F.C.I.A.), <i>President</i> , Mony Life Ins Co of Canada, 797 Don Mills Rd, Don Mills On 416/429-2200	1966
Biscoglia, Raymond J. , (F.S.A.), <i>Consulting Actuary</i> , Wakely & Assoc. Inc., 1467 Belleair Rd., Clearwater FL 33516 813/584-8129	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

43

	Enrolled
Bishop, Clifford W. , Consulting Dynamics Inc., 1700 Eastgate Dr., Suite 218, Garland TX 75041 214/270-8758	e 1976
Bishop, Donald B. , (F.S.A.), Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1971
Bishop, William D. , (F.S.A., F.C.I.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., P. O. Box 9000, Newport Beach CA 92660 714/640-3477	1965
Bisson, Richard , (F.S.A.), Mutual Life Ins. Co., 248 Gaspé St, Dieppe NB 506/586-4000	1978
Bittel, W Harold , (F.S.A., A.C.A.S.), 105 Kensington Ave, 105 Kensington Ave, Trenton NJ 08618	1965
Black, Barry M. , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins & Ann Association, 730 Third Avenue, New York NY 10017 212/686-7600	e 1974
Black, Harold W. , (A.S.A., F.C.A.), William M. Mercer Inc., 1200 1st American Center, Nashville TN 37238 615/244-4036	e 1966
Black, Kenneth , <i>Actuary</i> , Internal Revenue Service, Actuarial Division E A P, 1111 Constitution Ave. NW, Washington DC 20224	e 1976
Blagden, Henry E. , (F.S.A.), 526 Banyan Rd., Vero Beach FL 32960	1965
Blair, B Franklin , (F.S.A.), 64 Princeton Rd., Havertown PA 19083 215/446-7093	e 1965
Blake, Ian M. , (F.S.A., F.C.I.A.), <i>Valuation Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-1190	1976
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
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. , <i>Actuarial Assistant</i> , Tillinghast, Nelson & Warren, 3340 Peachtree Rd. 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
Blanton, Richard C. , <i>Actuary</i> , Bankers Fidelity Life, Atlanta GA 30309	1970
Blatchford, Lynd T. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Pentad Corp., 36 Washington Street, Wellesley Hls MA 02181 617/894-5100	e 1967
Blattenberg, Robert C. , <i>Exec. V. P. & Actuary</i> , Centennial Life Ins. Co., P.O. Box 470, Shawnee Miss. KS 66201 816/283-5478	1967
Blattner, Gary L. , (F.S.A.), <i>Associate Actuary</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-7111	1971
Blattner, Joseph L., Jr. , (F.S.A.), <i>Assistant Actuary</i> , Capitol Life Ins. Co., 1600 Sherman St., Denver CO 80201 303/861-4065	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

e 1976

Blazek, Charels J., *Actuary*, Herget & Co Inc, 204 E. Lombard St.,
Baltimore MD 21202

Blazer, Barry L., (F.S.A.), *Group Managing Partner*, Coopers &
Lybrand, 1251 Ave. of the Americas, New York NY 10021
212/489-1100 1969

Bleakney, Thomas P., (F.S.A., F.C.A., F.C.I.A.), *Consulting Actuary*, e 1965
Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA
98101 206/624-7940

Bleecker, D Lorne, (F.S.A., F.C.I.A.), *Manager-Indiv. Underwriting*, 1968
Imperial Life Assur. Co., 95 St. Clair Ave. W., 95 St Clair Ave,
Toronto Ont 416/923-6661

Bleyler, Peter A., (F.S.A., M.C.A.), *Vice President*, Alexander & e 1972
Alexander Inc., 611 Olive St., St. Louis MO 63101
314/621-3600

Blivess, Michael P., (F.C.A.S.), *Assistant Actuary*, Aetna Ins. Co., 55 1977
Elm St., Hartford CT 06115 203/525-3451

Blobaum, Gene A., (F.S.A., F.F.A.A.), *Associate Actuary*, Aid Assoc. for 1977
Lutherans, 4321 N. Ballard Rd., Appleton WI 54919
414/734-5721

Bloch, Max, (F.C.A.), 221 W. 82nd St. Apt. 7-C, New York NY e 1967
10024

Block, Ronald A., (F.S.A.), *Divisional Actuary*, Meidinger & Assoc. e 1974
Inc., 151 N. Delaware St., Indianapolis IN 46204 317/632-3014

Block, Stephen D., (A.S.A.), *Lead Programmer Analyst*, Guardian Life 1970
Ins Co, 201 Park Ave So, New York NY 10003 212/473-3000

Blodget, Hugh R., (F.C.A.S.), *Security Ins. Group*, 1000 Asylum Ave., 1965
Hartford CT 06105 203/278-1000

Bloodworth, Lucian F., (F.S.A.), *President*, American Foundation Life e 1968
Ins., 900 John A. Hand Bldg., Birmingham AL 35203
205/879-9230

Bloom, Shirley G., *2nd V. P. - Pension Service*, Union Mutual Life Ins. e 1976
Co., 2211 Congress St., Portland ME 04112 207/780-2420

Bloomfield, Coleman, (F.S.A.), *President*, Minnesota Mutual Life Ins 1965
Co, Victory Square, St Paul MN 55101 612/298-3500

Blossom, Charles, *Vice President & Actuary*, Concord General Life Ins. 1966
Co., 4 Bouton St., Concord NH 03301 603/224-4086

Blount, William H., (F.S.A.), *Divisional Actuary*, Meidinger & Assoc. e 1972
Inc., 5744 LBJ Freeway, Dallas TX 75240 214/233-9928

Bloyer, James R., (F.S.A.), *Vice President Corp Resources*, 1972
Northwestern National Life Ins, 20 S. Washington Ave.,
Minneapolis MN 55440 612/372-5285

Blumenfeld, M Eugene, (A.C.A., A.C.A.S.), *Assistant Actuary*, 1966
Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL
60630 312/777-7000

Members

45

	Enrolled
Boatright, David J. , (A.S.A.), Personal Medical Services, Inc., 327 S La Salle, Chicago IL 60604 312/427-8998	e 1970
Boden, D 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
Bodine, Andrew F. , (F.S.A.), <i>Vice President & Actuary</i> , Inter-State Assur. Co., 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., F.C.I.A.), <i>Actuarial Vice President</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4533	1973
Boehm, C Roland , (F.S.A.), <i>Assistant Actuary</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/444-0662	1969
Boormeester, John M. , (F.S.A.), 355A Pine Ridge Dr., Whispering Pines NC 28389	1965
Boero, Louis E. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. NW. #500, Washington DC 20006 202/452-0660	1978
Bogardus, William L. , (F.S.A.), <i>Group Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1972
Boggio, Walter E. , <i>Assistant State Actuary</i> , Commonwealth of Mass, Div-Savings Bank Life Ins, Boston MA 02108	1971
Bohn, Robert J. , (F.S.A.), <i>Vice President & Actuary</i> , Franklin Life Ins. Co., Franklin Square, Springfield IL 62713 217/528-2011	e 1966
Boin, Bruno V. , (F.S.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	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.), <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 Ins. Co., P.O. 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> , Boone & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1967
Bolnick, Howard J. , (F.S.A., A.C.A.), <i>Consultant</i> , Coopers & Lybrand, 222 S. Riverside Plaza, Chicago IL 60606 312/648-1133	e 1972
Bolton, Robert G. , (A.S.A.), <i>V. P. & Senior Actuary</i> , Herget & Co. Inc., 204 E. Lombard St., Baltimore MD 21202 301/539-3500	e 1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Bolton, Wilbur M. , (F.S.A.), Occidental Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-3095	1965
Bonanno, Joseph R. , Prudential Ins. Co., 5757 Wilshire Blvd, Los Angeles CA 90051 201/877-6000	e 1976
Bond, Duane A. , <i>Consulting Actuary</i> , Johnson & Higgins, 601 California St., San Francisco, CA 94108	e 1976
Bond, John J. , (A.S.A.), Bond & Company, 3 Penn Center Plaza, Philadelphia PA 19102 215/568-6000	e 1966
Bondy, Martin , <i>Senior Vice President</i> , Crum & Forster, P. O. Box 2387, Morristown NJ 07960 201/285-7345	1965
Bondy, Peter J. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 4900 Veterans Blvd., Metairie LA 70002 504/885-2045	1978
Bonnard, Fernand , (F.S.A.), <i>V. P. - Financial Controls</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1225	1965
Bonnel, Ralph O. , (F.F.A.A.), 3912 Azalea St, Colorado Sprng 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>Actuary</i> , North Atlantic Life of America, Robbins Lane, Jericho NY 11753 516/935-6900	1976
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 & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1965
Booth, Allen D. , (F.S.A.), <i>Vice President & Actuary</i> , Jefferson Nat'l Life Ins. Co., One Virginia Ave., Indianapolis IN 46204 317/635-7676	e 1974
Booth, John K. , (F.S.A.), <i>Vice President & Chief Actuar</i> , American Council of Life Ins., 1850 K St. NW., Washington DC 20006 202/862-4162	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 St. NW, Washington DC 20006 202/452-0660	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
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-Elect], <i>Sr. V. P. &</i> <i>Comptroller</i> , General Reins. Corp., 600 Steamboat Rd., Greenwich CT 06830 203/622-4219	1965

Members

47

Enrolled

- Borton, Douglas C.**, (F.S.A., F.C.A., F.C.I.A.), *Sr. V. P. & Chief Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400 e 1965
- Bostian, Robert**, (F.S.A.), *Vice President*, Robert E Borah & Assoc Inc, 715 Hospital Trust Bldg, Providence RI 02903 401/274-5500 e 1977
- Boswell, Richard L.**, (F.S.A.), *Vice President & Actuary*, National Western Life Ins. Co., 1302 Guadalupe St., Austin TX 78701 512/836-1010 e 1975
- Bothmann, Horst P.**, (M.C.A.), *Pension Administrator*, Chloride Incorporated, 5200 W Kennedy Blvd, Tampa FL 33623 e 1971
- Botkin, Leroy V.**, (F.S.A., F.C.I.A.), *Vice President & Actuary*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5188 1965
- Bou, Jorge V.**, *Associate Actuary*, Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600 e 1976
- Boucher, Paul E.**, (A.S.A.), *Director Pension Services*, Prudential Ins. Co., Box 561, Ft Washington PA 19034 215/784-2240 e 1970
- Boulet, Gerald F.**, (A.S.A., F.C.A.), 36 S. Main St., Sharon MA 02067 617/784-3287 e 1966
- Bourdeau, Paul T.**, (F.S.A.), *Vice President & Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-5167 e 1965
- Bowers, Newton L.**, (F.S.A.), *Professor of Actuarial Scienc*, Drake University, College of Business Adm., Des Moines IA 50311 515/271-3156 1965
- Bowles, Thomas P.**, (F.S.A., F.C.A., F.F.A.A.), (*Past President*), Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420 e 1965
- Bowling, Thomas B.**, (F.S.A.), *Actuary*, American International Group, 12th & Market St., Wilmington DE 19801 302/655-7381 e 1966
- Bowman, Glenn L.**, (A.C.A.), 3908 Muskogee, Des Moines IA 50312 1966
- Bowman, William H.**, (F.S.A.), *Actuary*, Capital Holding Corp., Commonwealth Bldg., Louisville KY 40201 502/584-8157 1973
- Boyajian, John H.**, (F.C.A.S.), *Actuary*, New Jersey Mfrs Ins Co, Sullivan Way, Trenton NJ 08607 609/883-1300 1965
- Boyer, Donald E.**, (F.S.A.), *Vice President & Actuary*, Life Insurance Co of Virginia, 6610 W Broad St, Richmond VA 23261 804/281-6000 1966
- Boyer, John F.**, (F.S.A., F.C.A.S.), *Consulting Actuary*, Route #3 Box 191, Chapel Hill NC 27514 1965
- Boyle, James I.**, (F.C.A.S.), *Associate Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111 1965
- Boynton, Edwin F.**, (F.S.A., F.C.A.), (*Past President*), *Actuary*, The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660 e 1965
- Braccialarghe, Theora**, (F.S.A.), *Consulting Actuary*, Kruse O'Connor & Ling Inc, 8751 W Broward Blvd #300, Ft Lauderdale FL 33324 305/472-3800 e 1978

Enrolled

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 Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4841	1975
Brady, George V. , (F.S.A., F.C.I.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>Exec Vice-President</i> , Republic National Life Ins., 3988 N. Central Expresswa, Dallas TX 75204	1965
Bragg, John M. , (F.S.A.), <i>President</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/989-1510	e 1965
Brand, Thomas. , (M.C.A.), <i>Consultant</i> , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/867-0320	e 1970
Brandt, Richard E. , <i>Vice-President</i> , The Pension Service Inc., 205 Church St, New Haven CT 06510 203/787-7121	e 1976
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, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420	e 1974
Braskett, Ralph S. , (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 S. Virgil Ave., Los Angeles CA 90020	e 1976
Braun, Sharlene T. , Braun & Associates, 120 E. Genesee St., Syracuse NY 13202 315/471-5761	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
Bravmann, Claude S. , (F.S.A.), <i>Vice-Pres & Actuary</i> , US Leasing International, 633 Battery St, 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>Associate Actuary</i> , Boston Mutual Life Ins. Co., 120 Royal St., Canton MA 02021 617/742-6333	1978
Bremer, John P. , (F.S.A.), <i>Associate Actuary</i> , Cal-Western States Life Ins., 2020 L St., Sacramento CA 95804 916/444-7100	e 1975

Members

49

	Enrolled
Brennan, Jeremiah T. , <i>Vice President</i> , S & W Agency Inc, 130 William St, New York NY 10038 212/227-4532	e 1977
Brennan, Lawrence T. , (F.S.A., F.C.A., F.C.I.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
Brereton, Alan R. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont 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
Briegel, Dorothy B. , (F.S.A.), <i>Actuary</i> , Meidinger & Assoc. Inc., P. O. Box 27506, Richmond VA 23261 804/285-7385	e 1965
Briegel, Heinz A. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Fidelity Bankers Life Ins. Co., P.O. Box 2368, Richmond VA 23218 804/649-8411	1968
Brigade, Harold R. , (F.S.A., A.C.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 212/279-6800	e 1975
Briggs, Philip , (F.S.A., F.C.I.A.), <i>Exec 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.I.A.), <i>Actuary</i> , The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0478	e 1967
Brimley, Dale B. , (A.S.A.), <i>Associate Actuary</i> , Beneficial Life Ins. Co., 36 S. State St., 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., 307 N. Michigan Ave., Chicago IL 60601 312/332-0430	1965
Britton, William R. , (F.S.A.), <i>Second Vice President</i> , Conn. General Life Ins. Co., 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 & Asst. Actuar.</i> , Prudential Ins. Co., P.O. Box 2075, Houston TX 77001 713/663-5074	1970
Brock, James E. , (F.S.A.), <i>Group Pension Actuary</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-7111	e 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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 Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1965
Broers, Fred L. , (F.S.A.), <i>Vice President & Actuary</i> , Lutheran Mutual Life Ins. Co., Heritage Way, Waverly IA 50677 319/352-4090	1975
Brogan, Howard S. , (A.S.A.), <i>Vice President & Actuary</i> , W. Alfred Hayes & Co., 6828 Oakland Ave, St Louis MO 63139 314/647-4777	e 1968
Broll, Frank V., Jr. , (F.S.A.), <i>Asst. V. P. & Asst. Actuary</i> , American National Ins. Co., One Moody Plaza P.O. Box 1780, Galveston TX 77550 713/763-4661	1978
Brooks, Alexander T. , (A.S.A.), <i>Regional Actuary</i> , American International Group, PO Box 1152, Manila, Philippines	e 1970
Brooks, Charles E. , (F.S.A., F.C.I.A.), <i>Associate Actuary</i> , Swiss Reinsurance Co, Mythenquai 50, Zurich, Switzerland 025-8800	1967
Brooks, James C., Jr. , (F.S.A.), <i>Asst V. P. & Associate Actuar</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	1976
Brooks, Frank A. , (F.S.A.), <i>Staff V.P.-Info. Services</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 Assur. Co., 611 5th Ave. P.O. Box 1555, Des Moines IA 50306 515/283-2371	1965
Broome, Douglas A. , <i>Chief Actuary - Life & Health</i> , South Carolina Dept. of Ins., 2711 Middleburg Dr, Columbia SC 29204 803/758-3266	1966
Brophy, Joseph T. , (F.S.A.), <i>Vice President</i> , Travelers Ins. Co., 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., 1002 Walnut St., Kansas City MO 64106 816/842-6100	1965
Brothers, Warren H. , (A.C.A.), <i>Vice President & Actuary</i> , Chicago Metro Mutual Assur Co., 4455 S. Parkway Ave., Chicago IL 60653 312/285-3030	1966
Broverman, Brian , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, First Financial 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
Brown, Charles H. , (F.S.A., F.C.I.A.), <i>Indiv. Sales Devel. Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-9435	1977
Brown, Charlton V. , <i>Director-Group&Pension Produc</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	e 1976
Brown, Edward W. , (F.S.A.), <i>NYS Employees Retirement System</i> , A Smith State Off Bldg, Albany NY 12244 518/474-4537	e 1975

Members

51

Enrolled

Brown, Everett G, <i>Vice President & Actuary</i> , United Fidelity Life Ins. Co., 1025 Elm St., Dallas TX 75202 214/741-3091	1967
Brown, Fred, (F.S.A.), <i>Assistant Actuary</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2586	1978
Brown, Gerald M, (F.S.A., F.C.I.A.), <i>Senior Vice Pres & Actuary</i> , Equitable General Corp., 1700 Old Meadow Rd., McLean VA 22101 703/821-3900	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 St., Houston, TX 77002 713/228-7591	e 1976
Brown, Lloyd J., (F.S.A., F.C.I.A.), 4501 Sherbrooke St, Westmount QUE 215	1968
Brown, Maurice S, 3608 Saul Rd, Kensington MD 20795	1967
Brown, Nancy E., <i>Asst to Manager</i> , Square D Company, Executive Plaza, Park Ridge IL 60068 312/774-9200	e 1977
Brown, Peter, (A.S.A.), American International Reins, P O Box 152, Hamilton, Bermuda	1969
Brown, Richard F, <i>Manager-Pension Plans</i> , American Motors Corp., 27777 Franklin Rd., Southfield MI 48034 313/827-3980	e 1976
Brown, Robert A, (F.S.A.), <i>Controller, Group Pensions</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1969
Brown, Stephen L, (F.S.A.), <i>Sr Vice President & Treasurer</i> , John Hancock Mutual Life Ins., John Hancock Pl., P O 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 Life Ins. Co., 175 Berkeley St., Boston MA 02117 617/357-9500	1967
Brownlee, Harold J, (F.S.A., F.C.I.A.), <i>Actuarial Dir Group Pensions</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3089	e 1965
Brubaker, Randall E., <i>Associate Actuary</i> , Fireman's Fund Ins. Co., 3333 California St, San Francisco CA 94118 415/929-2000	1978
Bruce, James G, (F.S.A.), 1519 Pelican Point Dr., No. B188, Sarasota FL 33581	1965
Bruce, Robert T.E., (F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , Bruce & Assoc., 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 & Assoc., 916 Sherwood Dr., Lake Bluff, IL 60044 312/295-6200	1965
Bruckman, Paul S, <i>Actuary</i> , Bradbury & Wooley, 1451 Danville Blvd., Concord CA 94521	e 1970
Brumbach, John, (F.S.A.), <i>Assistant Actuary</i> , National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1620	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Brummer, George , (F.S.A., F.C.A., F.C.I.A.), <i>Gneral Manager-Life & Health</i> , Zurich American Ins. Co., 111 W Jackson Blvd, Chicago IL 60604 312/922-3124	e 1966
Brunini, Alexander D , (F.S.A.), <i>Brunini, Alexander D</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	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>Asst. Vice President & Actuar</i> , United Services Auto Assn., USAA Building, San Antonio TX 78288 512/690-2025	1977
Bryan, David , (F.S.A., F.C.I.A.), <i>Assistant Actuary</i> , Canada Life Assur. Co., 330 University Ave., Toronto Ont. 416/597-1456	1974
Bryan, William , (F.S.A.), <i>Assistant Actuary</i> , Preferred Risk Life Ins Co, 1111 Ashworth Rd, W Des Moines IA 07981	1978
Bryan, William J , (F.S.A.), <i>Consulting Actuary</i> , Bryan Pendeleton Swats & McAllister, 4205 Hillsboro Rd. #A200, Nashville TN 37215 615/385-1640	1966
Bryant, Arthur L , (F.S.A.), <i>Vice President & Secretary</i> , State Life Ins. Co., 141 E. Washington St., Indianapolis IN 46204 317/632-3551	1966
Bryant, Edwin T , (F.S.A., F.C.A.), <i>Towers Perrin Forster & Crosby</i> , 3400 Peachtree Rd., N.E., Atlanta, GA 30326 404/261-7820	e 1971
Bryce, George M , (F.S.A.), 5830 Midnight Pass Rd, Apt 106, Sarasota FL 33581	1965
Buben, Paul , <i>Exec Vice Pres & Actuary</i> , Foremost Life Ins. Co., 3655 Glenn Dr SE, Grand Rapids MI 49506 616/942-3000	1970
Buchanan, John H , (F.S.A.), <i>Vice President & Actuary</i> , Scor Re Life Ins. Co., 1201 Elm St., 1st Interntl Bldg. 52 Fl., Dallas TX 75270 214/748-1100	e 1974
Buchanan, Susan S , (F.S.A.), <i>Manager-Actuarial Pension Dep</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	1978
Buchanan, William M , (F.S.A., F.C.A.), <i>William M. Buchanan & Assoc.</i> , 3409 Executive Center Dr., Suite 125, Austin TX 78731 512/346-0080	e 1965
Bucher, G Scott , (F.S.A., F.C.I.A.), <i>V. P. & Actuary - Valuation</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1566	1972
Buchter, Gene W , (F.S.A.), <i>Vice President</i> , Southland Life Ins. Co., P.O. Box 2220, Dallas TX 75221 214/653-3655	1966
Buck, Fred A , (F.S.A.), <i>Associate Actuary</i> , Reliance Standard Life Ins., 4 Penn Center Plaza, 13th Floor, Philadelphia PA 19103 215/864-4600	1978
Buck, Norman F , (F.S.A., A.C.A.), <i>Bruce & Assoc.</i> , 916 Sherwood Dr. Lake Bluff, IL 60044 312/295-6200	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

53

	Enrolled
Buck, Robert E., <i>Manager</i> , A. S. Hansen Inc., 710 4th Financial Center, Wichita KS 67202 312/234-3400	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>Director, Retirement Admin.</i> , CNA Ins. Co., 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 St., P. O. Box 4238, Honolulu HI 96813 201/482-2000	e 1970
Buckner, Leonard, (F.S.A.), <i>2nd Vice President & Actuary</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	1976
Budd, Edward H., (F.C.A.S.), <i>President</i> , Travelers Ins. Co., One Tower Sq., 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>Asst. Vice President & Actuar</i> , Conn. Mutual Life Ins. Co., 140 Garden St., 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., F.C.I.A.), <i>Staff Actuary</i> , The Capitol Life Ins Co, 1600 Sherman St, Denver CO 80203 303/534-8900	1966
Buffin, Kenneth G., (A.S.A., F.C.A.), A. S. Hansen Inc., 529 5th Ave., New York NY 07701 212/490-3408	e 1967
Buffinton, Philip G., (A.C.A.S.), <i>Vice President & Secretary</i> , St 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 Actuar</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., Richmond VA 23261 804/281-6000	e 1975
Bulette, Wayne, (F.S.A.), <i>Vice President</i> , Zischke Organization Inc., One Post St., San Francisco CA 94104 415/986-6568	e 1968
Bunin, David T., (F.S.A., F.C.A., F.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, W Hartford CT 06119	1965
Burger, Martin A., (A.S.A.), <i>Associate Actuary</i> , S.M Hyman Co., 91 Canterbury Ct., Downingtown MD 19335 301/685-6688	e 1976
Burger, Thomas L., (F.S.A.), <i>Consulting Actuary</i> , Carlin-Black Co., 10101 Linn Station Rd., Louisville, KY 40223	e 1974
Burger, Willard N., Willard N. Burger, 68 C Dennisville Rd., Cape May Court House, Glen Ellyn NJ 08210	1970

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Burgess, C Norman , (F.S.A., F.C.I.A.), <i>Actuary US Operations</i> , North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont 416/362-6011	1976
Burgess, Robert W , (F.S.A.), <i>Vice President & Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1969
Burgess, Willis W , (A.S.A.), <i>Vice President & Chief Actuar</i> , Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 515/247-5111	1966
Burgett, John W , (F.S.A.), <i>Actuary</i> , Johnson & Higgins, 1530 Hanna Bldg., St. Louis MO 63101 314/421-1985	e 1900
Burgin, David , (A.S.A.), <i>Actuary</i> , Equitable Life Assur. Soc., 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
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> , Conn. Mutual Life Ins. Co., 140 Garden St., 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> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Burley, Winfield C , (A.S.A.), <i>Chief-Pension Actuarial Branc</i> , IRS, 1111 Constitution Ave., Washington DC 22314 202/566-4346	1966
Burling, I R , (F.S.A., F.C.I.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 Ins. 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.), <i>Chairman</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965
Burris, P , (F.S.A.), <i>Senior Actuarial Consultant</i> , U A W, 8000 E. Jefferson, Detroit MI 48214 313/926-5321	e 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

55

Enrolled

Burrows, Richard A. , (F.S.A.), <i>Asst. Vice President & Actuar.</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Burstein, R. , (F.S.A.), <i>Consulting Actuary</i> , 29 Middle Ridge Rd., Stamford CT 06903 203/329-1708	1965
Burton, Burton E. , (F.S.A.), <i>Senior Vice Pres Grp Div</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-2672	1965
Bush, Frank J. , (F.S.A.), <i>Sr Assoc Group Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6745	1965
Butcher, Marjorie V. , (A.S.A.), <i>Assoc Prof of Mathematics</i> , Trinity College, Trinity College, Hartford CT 06106 203/527-3151	1966
Butcher, Robert W. , (F.S.A.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	e 1965
Butler, Bruce W. , (F.S.A.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1974
Butler, Paul C. , (F.S.A.), <i>Assistant Actuary</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1976
Butler, William E. , <i>President</i> , Riverside Life Ins. Co., 4140 Canal St., New Orleans LA 70119 504/482-4181	1970
Bykerk, Cecil D. , (F.S.A.), <i>Assistant Professor</i> , Univ of Nebraska-Lincoln, 312 Burnett Hall, Lincoln NE 68588 402/472-2698	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, Bradford RI 02808	1966
Byrne, John J. , (A.S.A.), <i>President & Ceo</i> , Gov. Employees Ins. Co., 5260 Western Ave., Washington DC 20034 301/651-8850	1966

C

Cahill, James M. , (F.C.A.S.), 6 Balfour Lane, Ramsey NJ 07446 201/327-0196	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
Calby, John W. , <i>Actuarial Manager</i> , A. A. Beaven Ltd., 950 Third Ave., New York NY 10022	e 1976
Caldwell, Alan W. , <i>Consultant</i> , A. S. Hansen Inc., 1ST. United Bldg. #1606, Fort Worth TX 76102 817/336-4661	e 1976
Caldwell, Bruce L. , (F.S.A.), <i>Vice President & Actuary</i> , Peninsular Life Ins. Co., 645 Riverside Ave., Jacksonville FL 32204 904/358-6096	1976
Caldwell, Robert K. , The Wyatt Co., 1900 Republic National Bank Tower, Dallas TX 75201 214/748-5867	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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	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., F.C.I.A.), <i>Consulting Actuary</i> , 525 Towner Rd., RR #1, Sidney	e 1965
Cameron, John L. , (F.S.A.), 5179 Hidden Harbor Rd., Siesta Key, Sarasota FL 33581	1965
Cameron, Logan C. , <i>Consultant</i> , The Wyatt Co., 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976
Camp, Kingsland , (F.S.A.), 303 Lexington Ave., New York NY 10016	1965
Campbell, Charles E. , Computercraft Systems Inc., 1380 S. Santa Fe Dr., Denver CO 80221 303/778-1122	e 1969
Campbell, Daniel A. , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Protective Life Ins. Co., P.O. 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>Asst. V. P. & Asst. Actuary</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68128 402/342-7600	e 1977
Campbell, Kenneth R. , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Meidinger & Assoc. Inc., P. O. 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., F.C.I.A.), 145 Royal Orchard Blvd., Willowdale, Thornhill Ont	1966
Campbell, Norman L. , (F.S.A.), 1411 Spear St., So Burlington VT 05401	1965
Campbell, Paul A. , (F.S.A., A.C.A.), <i>Director</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1967
Camus, Richard F. , (F.S.A., M.C.A.), <i>President</i> , Richard F. Camus & Assoc. Inc., 1920 Shepard St., New Orleans LA 70114 504/367-6875	e 1973
Candelario, Peter C. , (A.S.A.), Church Life Ins. Corp., 800 Second Ave., New York NY 10017 212/661-6700	1971
Canlas, Sonia B. , <i>Foreign Benefits Specialist</i> , Bristol-Myers Co., 345 Park Ave., New York NY 10010 212/644-3719	e 1976
Cannon, Garnett E. , (F.S.A.), 4470 S.W. Greenleaf Dr., Portland OR 97221	1965

Members

57

	Enrolled
Cantner, Alison W. , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	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 Ins. Co., 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., Engldw Cliffs NJ 07632 201/567-0001	e 1971
Cardinal, Clayton A. , (F.S.A.), <i>Senior Actuary</i> , Sammons Enterprises, Inc., 403 S. Akard St., Dallas TX 75202 214/670-9790	1970
Carey, James J. , (A.S.A.), <i>Sr. Financial Industries Cns</i> , Sri International, 333 Ravenswood Ave., Menlo Park CA 94025	e 1976
Carey, Wayne M. , <i>Employee Benefits Admin.</i> , Ethyl Corp., 330 Fourth St., Richmond VA 23219 804/649-4447	e 1978
Cargill, Leonard R., Jr. , (F.S.A., A.C.A.), <i>2nd Vice Pres. & Assoc Actuar</i> , American General Life Ins. Co., 2727 Allen Parkway, P.O. Box 1931, Houston TX 77001 713/522-1111	e 1970
Carleton, John W. , (F.C.A.S.), <i>Vice President</i> , Liberty Mutual Life Ins. Co., 175 Berkeley St., 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., P. O. Box 5555, Madison WI 53705 608/836-8080	e 1968
Carlson, Edwin A. , (F.C.A.S.), <i>Asst Systems Director</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-5627	1969
Carlson, Stephen C. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Globe Life Ins. Co., 222 N. Dearborn St., Chicago IL 60601 312/977-3240	1970
Carmody, Paul , (F.S.A.), <i>Actuary</i> , Uslife Corp., 125 Maiden Lane, New York NY 10038 212/425-8010	1978
Carmody, Thomas N. , <i>Asst Dir Custmr Svc Gr Pensio</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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>2nd V. P. & Associate Actuary</i> , National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1484	e 1966
Carnegie, Jerry Y. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 666 Glenbrook Rd., Stamford CT 06906 212/554-1234	1978
Carpenter, Clayton C., Jr. , (F.S.A.), <i>Actuary Group Division</i> , Aetna Life Ins. Co., 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1966
Carpenter, David R. , (F.S.A., F.C.I.A.), <i>Tillinghast, Nelson & Warren</i> , 660 Newport Center Dr., Suite 825, Newport Bch CA 92660 714/640-4900	e 1968
Carpenter, Nicholas H. , (A.S.A.), <i>Actuary</i> , Abbey Life Assur. Co. Ltd., Box 33 80 Holdenhurst Rd., London 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-Product Planin</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	1965
Carr, Dennis L. , (F.S.A.), <i>Vice President & Actuary</i> , Life Investors Ins. Co., Vice President-Actuary, Life Investors Ins Co, Cedar Rapids IA 52406 319/398-8511	1977
Carr, Julian S. , (A.S.A.), <i>Associate Actuary</i> , Meidinger & Assoc. Inc., 5775-B Peachtree Dunwoody, Suite 250, Atlanta GA 30342 404/252-6262	e 1976
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, William , (F.S.A.), <i>Vice President</i> , Security Mutual Life Ins. Co., Court House Sq., Binghamton NY 13902 212/723-3551	e 1978
Carroll, William J. , (F.S.A., A.C.A.), 45 Hamlet St., Arlington MA 02174	e 1966
Carroll, Wm Joseph , <i>Vice President</i> , Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 312/777-7000	e 1966
Carson, David E. A. , (A.C.A.S.), <i>President & Chief Ex. Officer</i> , Middlesex Mutual Assur. Co., 200 Court St., Middletown CT 06457 203/347-4621	1971

Members

59

	Enrolled
Carson, Evelyn G., (M.C.A.), Consulting Actuary, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
Carson, Richard, (F.S.A.), Asst Vp & Assoc Acty, Standard Ins. Co., P.O. Box 711, Portland OR 97207 503/248-2700	e 1970
Carstens, D Wayne, (F.S.A.), Director Health Act Operation, Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	e 1976
Carter, Edward J., Jr., (F.C.A.S.), Vice President & Actuary, United Services Auto Assn., USAA Building, San Antonio TX 78288 512/690-4634	1974
Carter, Richard M., 1174 Abscott St. N.E., Pt Charlotte FL 33952	1967
Carter, Stephen T., (F.S.A.), Vice President & Actuary Grou, Provident Life & Accident, Fountain Square, Chattanooga TN 37343 615/755-1658	e 1973
Carter, W Michael, (F.S.A.), Actuary, The Wyatt Co., 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1974
Carter, Warren A., (A.S.A.), Second Vice President, Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	e 1966
Cascio, Paul J, (F.S.A.), Consultant, Towers Perrin Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia PA 19102 215/563-4500	e 1978
Case, Daniel F, (F.S.A.), Associate Actuary, American Council of Life Ins., 1850 K St. Nw., Washington DC 20006 202/862-4164	1965
Casner, David M, (A.S.A.), Consultant, Hewitt Assoc., 1108 First Natl Bk Bldg., Minneapolis MN 55402 612/339-7501	e 1976
Casner, Thomas R, (F.S.A.), Assistant Actuary, St Farm Mtl Automobile Ins, One State Farm Plaza, Bloomington IL 61701 309/662-2142	1978
Castells, Manuel, (A.S.A., F.C.A.), Partner, Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1970
Castrovinci, Basil, President, Basil Castrovinci Assoc., 853 Broadway, New York NY 10003 212/477-5106	e 1971
Caton, John C, (F.S.A.), Vice President & Actuary, American United Life Ins. Co., One W. 26th St., Indianapolis IN 46206 317/927-1685	e 1968
Cautin, Murray, (F.S.A.), Associate Actuary, Savings Bank Life Ins. Fund, 200 Park Ave., New York NY 10017 212/598-7490	1971
Cavallo, Dominick, (F.S.A.), 2nd Vice President & Actuary, New York Life Ins. Co., 51 Madison Ave., New York City NY 10010 212/576-5161	e 1966
Cavell, David J, (F.C.A.), Actuary, David J. Cavell & Assoc., Leader Bldg., Cleveland OH 44114 216/621-4480	e 1965
Cecil, John D, (F.S.A.), Assistant Actuary, Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Celfo, Anne , <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1977
Celler, Richard C , <i>Manager</i> , Stone Young & Co., 546 Valley Rd., 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. , (F.S.A.), <i>V. P. & Consulting Actuary</i> , Robert M. Epler Co. Inc., 770 B St., Suite 417, San Diego CA 92131 714/239-0831	e 1965
Chadwick, Richard A. , (A.S.A.), <i>Vice President</i> , William M. Mercer Inc., 600 Grant St., Suite 5500, Pittsburgh PA 15219 412/288-8850	e 1969
Chakrabarti, Partha , (F.S.A.), <i>Consulting Actuary</i> , 305 Valley Rd., Montclair NJ 07042 201/746-5465	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 Ft. Worth Club Tower, Ft. 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.), Hooker & Holcombe Inc., 65 Lasalle Rd., West Hartford CT 06107 203/521-8400	e 1965
Chan, Lau C. , (A.S.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., F.C.I.A.), <i>Director Pension Services</i> , US North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont 416/362-6011	e 1974
Chandler, Robert M. , (F.S.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>Asst. V. P. & Asst. Actuary</i> , American Bankers Life Assur Co, 600 Brickell Ave., Miami FL 33131 305/374-2244	e 1977
Chang, Yuan , (F.S.A.), <i>V. P. & Group Pension Actuary</i> , Travelers Ins. Co., One Tower Sq., 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
Chapin, Walter L. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , 9039 Sligo Creek Pkwy, Silver Spring MD 20901	e 1965

Members

61

Enrolled

Chapman, Allan L. , (A.S.A.), <i>V. P. & Associate Actuary</i> , Pennsylvania Life Ins. Co., 3130 Wilshire Blvd., Santa Monica CA 90406 213/828-6411	1966
Chapman, Christopher D. , (F.S.A., F.C.I.A.), <i>Director, Group Pensions</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-1190	1975
Chapman, Donald D. , <i>Asst. Pension Fund Actuary</i> , Mass. Mutual Life Ins. Co., 200 Clarendon St., Springfield MA 01111 413/788-8411	e 1976
Chapman, Frederic P. , (F.S.A.), 1 Whistling Swan, Hilton Hd Isl SC 29928	1965
Chapman, Linda J. , <i>Vice President</i> , Rael & Letson, 1200 Bayhill Rd., San Bruno CA 94066 415/871-7701	e 1976
Chapman, Peter F. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/481-8000	e 1965
Chaput, Robert Lee , <i>President</i> , Pension Profit Sharing Systems, 100 Oceangate Ste 622, P. O. Box 2651, Long Beach CA 90801	e 1976
Charling, James C. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5345	1978
Charlton, Ian M. , (F.S.A.), <i>Senior Vice President</i> , Federal Home Life Ins. Co., 78 W. Michigan Ave., Battle Creek MI 49016 616/965-7351	e 1965
Chaudhry, Mohammadi , <i>Vice President & Actuary</i> , Retirement Services, Inc., 9100 Wilshire Blvd., Beverly Hills CA 90212	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 Ave., Hartford CT 06156 203/273-0123	1965
Chen, Raymond T. , <i>Assistant Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/791-7409	e 1976
Cherlin, George , (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> , Victor B. Chernoff, F.S.A., P. O. Box 24425, Los Angeles CA 90024 213/477-6481	e 1967
Chernow, David M. , (F.S.A.), <i>Assistant Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4786	1975
Cherry, Harold , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-5168	e 1965
Cherry, Mary Beth , <i>Vice President</i> , Qualified Plan Admin. & Consul, 2101 Sage #305, Houston TX 77056 713/652-0553	e 1976
Chesner, Mark Alan , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc., Two Pennsylvania Plaza, New York NY 10001 212/279-7166	1978
Chester, George D. , (F.S.A.), 104 Pioneer Dr., W Hartford CT 06117	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Chiappetta, Robert N. , (A.S.A.), <i>Director-Statistical Services</i> , American Council of Life Ins., 1850 K St. Nw., Washington DC 20006 202/862-4100	1966
Chiappetti, Thomas M. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 8990 W. Dodge Rd., Suite 308, Omaha NE 68114 402/393-9400	e 1977
Childs, Diana , (F.C.A.S.), <i>Assistant Actuary</i> , INA Life Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-3206	1977
Chipkin, Robert , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1978
Chirolas, William P. , (A.S.A.), <i>2nd Vice President</i> , United Services Life Ins. Co., 1701 Penn Ave. Nw., Washington DC 20006 202/298-6235	e 1972
Chmely, Robert M. , (F.S.A.), <i>Vice President & Assoc Actuar</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3000	e 1966
Chorpita, Fred M. , (A.C.A.S.), <i>Vice President & Actuary</i> , Penn Manufacturers Assoc. Ins., 925 Chestnut St., Philadelphia PA 19107 215/629-5070	1970
Christensen, Wesley R. , (A.S.A.), <i>Secretary Group Div</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1966
Christenson, Le Roy H. , (F.S.A.), <i>Actuarial Officer</i> , Western Life Ins. Co., P.O. Box 43271, St. Paul MN 55164 612/738-4353	1978
Christian, Delos H. , (F.S.A.), 802 Coleridge Lane, Richmond VA 23261	1965
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
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
Church, Harry M. , (A.S.A., F.C.A., A.C.A.S.), <i>Principal</i> , Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470	e 1966
Ciapas, Henry A. , (F.S.A.), <i>Actuarial Student</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1978
Cillie, Gabriel G. , (F.S.A.), <i>V.P.-Planning & Research</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	e 1970
Citron, Richard I. , <i>Consulting Actuary</i> , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/621-9800	e 1976
Clairman, Stephen A. , (F.S.A., F.C.I.A.), <i>Vice President Corp Services</i> , Mercantile & General Reins. Co, 141 Adelaide St. W., Toronto Ont 416/360-8350	1975

Members

63

Enrolled

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 Place, P. O. Box 111, Boston MA 02111	1977
Clapper, Franklin C., Jr. , (F.S.A.), <i>Actuarial Director</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-8870	e 1978
Clare, James L. , (F.S.A., F.C.I.A.), <i>Partner</i> , Pouliot Guerard & Clare, 145 King St. W. #2011, York Centre, Toronto Ont 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 213/373-3164	e 1968
Clark, Frederick W. , (F.S.A.), 281 Turtle Back Rd., New Canaan CT 06840 203/966-0335	1965
Clark, Helen L. , (F.S.A.), Westminster Village N., 11050 Prebyterian Dr., No. 114, Indianapolis IN 46236	1965
Clark, John P. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Paul Revere Life Ins. Co., 18 Chestnut St., 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>Vp & Chief Ordinary Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1965
Clark, Kenneth T. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Eckler Brown Segal & Co. Ltd., 789 Don Mills Rd., Don Mills ONT 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>Retired Sr. Vice President</i> , College Life Ins. Co., 3500 Depauw Blvd., Indianapolis IN 46268 317/871-4236	1967
Clark, Thomas , (F.S.A.), <i>Associate Actuarial Director</i> , Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90036 201/877-6000	e 1978
Clark, Voris C. , (F.S.A.), <i>Vice President & Actuary</i> , Baltimore Life Ins. Co., Mount Royal Plaza, Baltimore MD 21201 301/539-7900	1969
Clarke, Gordon W., Jr. , (A.S.A., A.C.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc., 65 Lasalle Rd., W Hartford CT 06107 203/521-8400	e 1971
Clarke, Harry E. , (F.S.A., F.C.I.A.), <i>Group Actuary Insurance</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1971
Clarke, John W. , (F.S.A., A.C.A., F.C.A.S.), 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Clauss, Robert R. , <i>Secretary</i> , Assoc. Coca Cola Bottling Co., P. O. 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>Actuarial Asst</i> , Seal & Lohse Inc., 1001 Franklin Ave., 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 & Assoc., 6916 Sandy Lane Se., Grand Rapids MI 49508 616/942-1822	e 1976
Clement, Donald F. , (F.S.A., F.C.A.), Tillinghast, Nelson & Warren, 3340 Peachtree Rd. N.E., Tower Place, Atlanta GA 30326 404/261-5420	e 1967
Clemons, J. King , <i>President</i> , Western Reserve Life Ins. Co., 230 N. Third, P. O. Box 609, 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>2nd Vice Pres & Assoc Actuary</i> , Fidelity Mutual Life Ins. Co., South Penn Sq., Philadelphia PA 19101 215/585-8163	1970
Clippingdale, John L. M. , (F.S.A., F.C.I.A.), <i>Asst. V. P.-Corp. Actuarial</i> , Confederation Life Ins. Co., 321 Bloor St. E., Toronto Ont 416/967-8340	1966
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
Clyne, John M. , (A.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , American Life of New York, 810 7th Ave., New York NY 10019 212/582-1200	1970
Coate, Larry D. , Retirement Plans Inc., 239 Hanna Bldg., Cleveland OH 44115 216/781-7634	e 1976
Coates, Barrett N., Jr. , (F.S.A., F.C.A., F.C.I.A., A.F.A.A.), Coates & Crawford Inc., 114 Sansome St. Ste. 1123, San Francisco CA 94104 415/421-6810	e 1965
Coates, Clarence S. , (A.S.A., F.C.A.S.), 1730 Washington Ave., Wilmette IL 60091	1965
Coates, Robert P. , (F.S.A.), 1011 Edgewood Ave., Plainfield NJ 07060 201/756-7823	1965
Coates, William D. , (A.C.A.S.), <i>Vice President & Chief Actuar.</i> , National Ben Franklin Life, 360 W. Jackson Blvd., Chicago IL 60606 312/341-2700	1966
Coble, Roger W. , (A.C.A.), 5027 Louise Dr., Lacanada-Flintbridge, Los Angeles CA 91011	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 Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/898-1648	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

65

	Enrolled
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 Dr., Vero Beach, FL 32960 617/266-3700	e 1965
Cody, Francis X. , (F.S.A.), <i>President</i> , Francis X. Cody Inc., 11 Windsor Lane, Cos Cob CT 06807 203/869-1446	1969
Coe, Samuel B. , (F.S.A.), <i>Actuary</i> , CUNA Mutual Ins. Soc., 5910 Mineral Point Rd., 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 60067 312/876-0909	e 1976
Cogswell, Vaughan H. , (F.S.A.), <i>Associate Actuary</i> , American General Life Ins. Co., P.O. Box 1931, Houston TX 77001 713/522-1111	1976
Cohen, Harold I. , (F.S.A.), <i>Manager-Actuarial Research</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/875-7521	1978
Cohen, Harry H. , (F.S.A., F.C.I.A.), <i>Managerr Individual Product</i> , Confederation Life Ins. Co., 321 Bloor St. E., Toronto Ont 416/967-8046	1974
Cohen, Ira , (F.S.A.), <i>Senior Actuary</i> , Internal Revenue Service, 6153 Waining Spring, Columbia MD 21045	e 1972
Cohen, Jerry M. , (F.S.A., F.C.A.), <i>Corporate Vice President</i> , Meidinger & Assoc. Inc., 1632 Little Patuxent Pkwy, Columbia MD 21044 301/997-4244	e 1975
Cohn, Howard T. , (A.S.A.), <i>Vice President</i> , ITT Corp., ITT Financial Serv. Inc., 320 Park Ave, New York NY 10022 212/752-6000	1966
Colburn, James T. , (F.S.A.), <i>Consulting Actuary</i> , Peat Marwick Mitchell & Co., 555 S. Flower St., Los Angeles CA 90071 213/972-4305	e 1974
Cole, John M. , (F.S.A.), <i>Assistant Vice President</i> , The Continental Corporation, 80 Maiden Lane, New York NY 10038 212/374-3948	1968
Cole, Linden N. , (F.S.A.), <i>Mutual Benefit Life Ins. Co.</i> , 520 Broad St., Newark NJ 07101 201/481-8000	1965
Cole, Raymond E. , (F.S.A., F.C.A., F.C.I.A.), <i>Partner</i> , Hewitt Assoc., 2 Embarcadero Center, Suite 1765, San Francisco CA 94111	e 1965
Cole, Stanton L. , (F.S.A.), <i>V. P.-Financial Services</i> , Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90051 201/877-6000	1975
Coleman, Charlie K. , <i>Royal Neighbors of America</i> , 230 16th St., Rock Island IL 61201	e 1970
Coleman, James F. , (F.S.A.), , , 79 N. Moger Ave., , Mount Kisco NY 10549	e 1965
Collett, Robert L. , (F.S.A.), <i>Milliman & Robertson Inc.</i> , One Allen Center, Suite 980, Houston TX 77002 713/658-8451	e 1969
Colletti, June R. , <i>Assistant Actuary</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

Collier, Clarence E. , (A.S.A.), Ill. Mutual Life & Casualty, 411 Liberty St., Peoria IL 61602 309/674-8255	1969
Collins, Douglas J. , <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1978
Collins, James H. , (F.C.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 515 Olive St., St Louis MO 63101 314/444-1397	e 1966
Collins, Richard L. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	1978
Collins, Russell M. , (F.S.A.), <i>Vice President</i> , 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.), <i>Executive Vice President</i> , All American Life & Casualty, 8501 W. Higgins Rd., Chicago IL 60631 312/693-3331	e 1973
Collis-Bird, Jeremy J. , (F.S.A., F.C.I.A.), William M. Mercer Ltd., 200-1111 Melville St., Vancouver BC. 604/683-6761	e 1975
Colton, Edward H. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3354	1970
Colton, Richard A. , <i>Asst. Director - Group Pensio</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1976
Colver, Charles F. , (F.S.A.), <i>Actuary</i> , Reserve Life Ins. Co., 403 S. Akard, Dallas TX 75266 214/670-9700	1972
Comeau, Robert , (F.S.A.), <i>Group Actuary</i> , Guarantee Mutual Life Ins. Co., 8721 Indian Hills Dr., Omaha NE 68114 402/391-2121	e 1976
Comey, Dale R. , (F.C.A.S.), <i>Vice President</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4844	1972
Comm, Jerome S. , <i>Vice President</i> , J. Huell Briscoe & Assoc. Inc., 307 N. Michigan Ave., Chicago IL 60601 312/332-0430	e 1978
Commander, Charles L. , (A.S.A.), <i>Staff Consultant</i> , Connell Co. Inc., 275 Wyman St., Waltham MA 02052 617/890-8000	e 1978
Compere, James L. , (F.S.A.), <i>Director of Policy Issue</i> , Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	1965
Comstock, Susan , (F.S.A.), <i>Actuarial Officer</i> , Western Life Ins. Co., P.O. Box 43271, St. Paul MN 55102 612/738-4354	1977
Conefry, Michael A. , (A.S.A.), <i>President</i> , Employers' Consultants, Inc., 2714 Canal St., Suite 306, New Orleans LA 70119 504/822-1751	e 1972
Conklin, Harvey H. , (F.S.A.), Consulting Actuary Inc., 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., F.C.I.A.), <i>Asst. V. P. & Assist. Actuary</i> , Mutual of Omaha Ins. Co., 33rd & Dodge Sts., Omaha NE 68131 402/342-7600	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

67

	Enrolled
Connell, Floyd , <i>Vice President & Actuary</i> , Morton & Co., Inc., P.O. Drawer 1567, Fayetteville, AK 72701	e 1976
Connelly, Brendan R. , (F.S.A.), North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	1976
Conner, James B. , (A.C.A.S.), <i>2nd Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1974
Connors, John B. , (F.C.A.S.), Liberty Mutual Life Ins. Co., 175 Berkeley St., Boston MA 02117 617/357-9500	1976
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>Chairman, Executive Committee</i> , Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs NJ 07632 567-0001	e 1966
Conrad, Florence , (F.C.A.), Coopers & Lybrand, 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
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 Ave. S., New York NY 10003 212/473-3000	e 1976
Conte, Joseph P. , (A.C.A.S., F.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 212/791-0491	1968
Cook, David W. , (F.S.A.), <i>Associate Group Actuary</i> , Ohio National Life Ins. Co., P.O. 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 Assur. 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 Ave., 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 Wayne TX 76102 817/335-9521	e 1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Cooper, G. Ashley , (A.S.A., F.C.I.A.), <i>Consultant</i> , Hewitt Assoc., 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., F.C.I.A.), Towers Perrin Forster & Crosby, 1100 Superior Ave., Diamond Shamrock Bldg, Cleveland OH 44114 216/696-8400	1967
Cooper, Lorne M. , <i>Actuarial Assistant</i> , Crown Life Ins. Co., 120 Bloor St. E., E. Toronto Ont 416/928-7623	e 1978
Cooper, Steven L. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Security Benefit Life Ins. Co., 700 Harrison St., Topeka KS 66636 913/295-3000	e 1974
Cooper, Warren P. , (A.C.A.S.), <i>Vice President & Actuary</i> , INA Life Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-4000	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
Copestakes, Arthur D. , (A.C.A.S.), <i>Property and Casualty Actuary</i> , New Hampshire Ins. Dept., 169 Manchester St., Concord NH 03301 603/271-2261	1971
Corbett, Gary , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , SAFECO Life Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5430	1965
Corbett, Richard 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> , The Hartford Life Ins Co, Hartford Plaza, Hartford CT 06115 203/547-3665	1978
Cordon, Jenean C. , (F.S.A.), <i>Assistant Actuary</i> , Minnesota Mutual Life Ins. Co., 345 Cedar St., St. Paul MN 55101 612/298-3683	e 1976
Corliss, Gary L. , (F.S.A.), <i>Assistant Vice President</i> , Aetna Life Ins. Co., 151 Farmington Ave., Hartford CT 06156 203/273-4231	1975
Corrao, M Olivia , <i>Consulting Actuary</i> , Certified Actuarial Services, 30 Galesi Dr., Wayne NJ 07470 201/256-6880	e 1976
Correll, Frank , Correll Co., 8260 W. 95th St., Hickory Hills IL 60457 312/599-5200	e 1976
Corwin, Frederic W., Jr. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., P. O. Box 111, Boston MA 02117 617/421-4155	1975
Cosburn, W Dale , (F.S.A., F.C.I.A.), <i>Senior Consultant</i> , Charles A. Kench & Assoc. Ltd., P. O. Box 279, Royal Trust Tower, Toronto Ont 416/868-5700	1967
Costello, Edward T. , (A.S.A., M.C.A.), Alexander & Alexander Inc., Two N. Riverside Plaza, Chicago IL 60606 312/454-3022	e 1970
Coston, Thomas L. , (F.S.A.), <i>Sr Vice President & Actuary</i> , Transport Life Ins. Co., 714 Main, Fort Wayne TX 76102 817/335-9521	1972

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

FOR MEMBERSHIP ROSTER IN YEAR BOOK

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

Title.....

Company.....

Address.....

City.....

State or Province.....

(Zip code or Zone)

Country.....

FOR MAILING LIST (as you wish mail addressed)

Name.....

Address.....

(Zip code or Zone)

(Signature)

Actuarial Memberships (please indicate all applicable)

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

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

☐ A.C.A.

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

☐ A.I.A.

☐ Enrolled Actuary

Office Telephone.....
(Area Code)

*Company Telephone.....
(Area Code)

*Company telephone, not your direct number.

Indicate highest Academic Degree

☐ B.A. ☐ M.A. Other (Specify)

☐ B.S. ☐ M.S.

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

EMPLOYMENT CATEGORY (check ONE only)

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

Members

69

	Enrolled
Coufal, Norma J. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 515/247-5111	1977
Coutts, Alan H. , (A.S.A., F.C.A., F.C.I.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.C.A., F.C.I.A.), <i>Executive Vice President</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000	e 1967
Cowell, Michael J. , (F.S.A., F.C.I.A.), <i>Vice President & Chief Actuar.</i> , State Mutual Life Assur. 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> , E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland OH 44114 216/861-6920	e 1966
Cox, Charles D., III , (F.S.A.), <i>Vice President & Actuary</i> , Shenandoah Life Ins. Co., P.O. Box 12847, Roanoke VA 24029 703/345-6711	1977
Cox, David S. , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1569	1977
Cragoe, Arthur C. , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Franklin Life Ins. 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> , P. O. Box 707, Alhambra CA 91802 213/626-7855	e 1965
Crandall, Wm H. , (F.C.A.S.), <i>Vice President</i> , Security Ins. Group, 1000 Asylum Ave., Hartford CT 06105 203/278-1000	1971
Crane, Pamela M. , (F.S.A.), <i>Associate Actuary</i> , Boston Mutual Life Ins. Co., 120 Royal St., Canton MA 02021 617/742-6333	1978
Crapo, Raymond L. , (F.S.A.), <i>Consulting Actuary</i> , 1629 K St. N.W., Suite 5101, Washington DC 20006 301/881-0355	e 1965
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., F.C.I.A.), <i>V.P. - U.S. Operations</i> , North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont. 416/362-6011	e 1968
Crawford, John P. , (M.C.A.), <i>Consulting Actuary</i> , 4545 N. Lincoln Blvd., Oklahoma City OK 73105	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Crawford, W. 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
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., 200 Clarendon St., New York NY 10020 212/997-2000	e 1976
Critzer, Rex L. , (F.S.A.), <i>Associate Actuary</i> , National Investors Life Ins., 2nd & Broadway, Little Rock AK 72201 501/376-3261	1978
Crocker, Thomas F. , (F.C.A.), <i>Actuary</i> , Calif Pub Empl Ret 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 Sci, Northeastern University, Boston MA 02115 617/437-2324	1965
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>Manager</i> , A. S. Hansen Inc., 529 5th Ave., New York NY 10017	e 1965
Cross, Rowland E. , (F.S.A., F.C.A.), <i>Principal Actuary</i> , Internal Revenue Service, 1111 Constitution Av.N.W., Washington DC 20224 202/566-6220	e 1965
Crosson, William H., III , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc, 1285 Ave. of the Americas, New York NY 10019 212/554-4954	e 1965
Crouse, Charles W. , (F.C.A.S.), <i>Assistant Professor of Math</i> , Dept of Mathematics, Cleveland St Univ, Cleveland OH 44115	1965
Crow, Walter C. , <i>Staff Benefits Administrator</i> , Cleveland Clinic Foundation, 9500 Euclid Ave., Cleveland OH 44106 216/444-2315	e 1976
Crowder, A. Norman, III , (F.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, One Boston Place, Boston MA 02108 617/523-6200	e 1965
Crowe, Joseph F. , (F.S.A.), <i>Vice President-Operations</i> , Aetna Variable Annuity Life, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1965
Crowe, Larry R. , <i>President</i> , Datair Pension Services Inc., 35 E. Wacker Dr., Suite 1722, Chicago IL 60601 312/641-2522	e 1976
Crowe, Nancy R. , (A.S.A.), 8008 Seawall Blvd., Apt #263, Galveston TX 77550	1970
Crowley, James H. , (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 00000 203/273-0123	1965
Crowne, Joseph E. , (F.S.A.), <i>Assistant Actuary</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172	1977

	Enrolled
Crowther, T. Arnold , (F.S.A.), 10609 White Mountain Rd., Sun City AZ 85351	1965
Cryan, James 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
Cuba, Sheryl V. , (F.S.A.), <i>Actuary</i> , Guarantee Mutual Life Ins. Co., 8721 Indian Hills Dr., Omaha NE 68114 402/391-2121	1975
Cubello, Frank D. , (F.S.A.), 15 Coleridge Rd., Short Hills NJ 07078	1965
Cueto, Manuel R. , (F.S.A.), 211 Dover Rd., Manhasset NY 11030	1965
Cull, Carolyn A. , E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland OH 44114 216/861-6920	e 1976
Cullinane, Donald , (F.S.A.), <i>Associate Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1976
Cumming, John B. , (F.S.A.), <i>Cumming, John B.</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, Area 8J, New York NY 10019 212/554-1234	e 1965
Cummings, Richard T. , (F.S.A.), <i>Director</i> , William M. Mercer Inc., 515 Olive St., St Louis MO 63101	e 1977
Cummins, Thomas E. , (A.S.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 1579 E. 21st, Tulsa OK 74114 918/742-2481	e 1977
Cuni, Sally W. , (A.S.A.), <i>Pension Actuarial Assistant</i> , Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45201 513/861-3600	e 1978
Cunningham, William , (F.S.A., F.C.I.A.), <i>Vice Pres Grp Admin Exec.</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 Actuar</i> , Southland Life Ins. Co., P.O. Box 2220, Dallas TX 75221 214/653-3456	1972
Curley, James O. , (F.C.A.S.), <i>Associate Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Los Angeles CA 90051 213/742-4242	1977
Curran, Virginia , <i>Consultant</i> , The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0460	e 1976
Curry, Alan C. , (F.C.A.S.), <i>Vice President & Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2071	1966
Curry, Harold E. , <i>Consultant</i> , P. O. Drawer P, Carefree AZ 85331	1965
Curtis, James A. , (F.S.A., F.C.A., F.C.I.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940	e 1965
Cushing, Arthur M. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Federal Dept. of Ins., 730 Dovercourt Ave, Ottawa Ont 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 Empl Benef Plans Svcs</i> , V. J. Shah & Co. Inc., 50 Congress St., Boston MA 02109 617/723-3350	e 1976

	Enrolled
Cutlip, William C. , (F.S.A.), <i>Asst. Vice President & Actuar</i> , CUNA Mutual Ins. Soc., 5910 Mineral Point Rd., P O 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
Czuppek, Thaddeus A. , (A.S.A.), <i>Assistant V P & Director</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	e 1971
D	
Dackow, Orest T. , (F.S.A., F.C.I.A.), <i>Sr. V.P.-Individual Operation</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 946-9380	e 1966
Dahlman, Gary E. , (F.S.A., A.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 718 17th St., Suite 1350, Denver CO 80202	e 1970
Dahme, Orval E. , (F.C.A.S.), <i>Senior Associate Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2041	1966
Daino, Robert A. , (F.C.A.S.), <i>Actuary</i> , United Services Auto Assn., USAA Building, San Antonio TX 78288 512/690-4633	1977
D'Alise, Domenic P. , <i>Pension Actuary</i> , 30 Oaklyn Lane, Matawan NJ 07747 201/583-5044	e 1976
Dallas, Keith J. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 65 William St., Wellesley Hls MA 02181 617/237-3900	e 1972
Dalton, Edward F. , (F.S.A.), <i>Vice President & Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1965
Daly, Brian L. , (F.S.A.), <i>Dir Actuarial Science Program</i> , Temple University, 208 E. Gowen Ave., Philadelphia PA 19119 215/247-8780	e 1965
Daly, Peter. , (F.S.A., F.C.I.A., F.F.A.A.), <i>Sr Vp Finance</i> , Independent Order of Foresters, 789 Don Mills Rd., Don Mills On 416/429-3000	1966
Damia, Andrew P. , <i>Vice President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 212/997-2000	e 1967
Dana, Franklin B. , (F.S.A.), <i>Asst. Director & Actuary</i> , US General Accounting Office, 441 G St. NW, Washington DC 20548 202/275-5761	e 1965
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., F.C.I.A.), <i>Actuarial Vice President</i> , Manufacturers Life Ins. Co., 200 Bloor St. E., 6th Floor, Toronto Ont 416/928-4238	e 1966
D'Andrea, Daniel A. , (F.S.A.), <i>Associate Actuarial Dir</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1978
Dandy, William B. , (F.S.A.), <i>Pres & Chief Exec Officer</i> , Directors Life Ins. Co., 4311 Wilshire Blvd., Suite 301, Los Angeles CA 90010 213/937-0580	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

73

Enrolled

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 Bld., Philadelphia PA 19103	e 1965
Dant, Thomas M. , (F.S.A.), <i>Consulting Actuary</i> , Peat Marwick Mitchell & Co., 555 S. Flower St., Los Angeles CA 90071	e 1966
Danzinger, Leo J. , (F.S.A.), 9510 11th St. N., Tampa FL 33612	1965
Daoust, Joseph H. , (F.C.A.), 660 Woodcrest Dt., Dearborn MI 48124	e 1965
Daoust, Paul R. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 65 William St., 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
D'Arcy, Stephen P. , (F.C.A.S.), <i>Consulting Actuary</i> , 506 W. Stoughton, Urbana IL 61801 217/344-3639	1978
Darden, George R. , (A.S.A.), <i>Vice President & Actuary</i> , Great National Life Ins. Co., 6500 Harry Hines Blvd., Dallas TX 75235 214/357-1861	e 1966
Darling, Bruce R. , (F.S.A.), <i>Assistant Actuary</i> , Great American Reserve, 2020 Live Oak, Dallas TX 75201 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
Daskais, Richard , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7422	e 1965
Dastur, Furrokh N. , (F.S.A.), <i>President</i> , Management Applied Program Inc, 6420 Wishire Blvd., Los Angeles CA 90048	1965
Daulton, David C. , (F.S.A.), <i>Vice-Pres & Actuary</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	e 1970
Dausman, Robert O. , (F.S.A.), <i>President</i> , AJD Ins. Consultants, P.O. Box 12409, Jackson MS 39211 601/366-2288	e 1974
Davi, Joseph N. , (F.S.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 10016 212/661-5080	e 1969
Davi, Ronald J. , <i>Regional Dir Grp Pensions</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	e 1977
David, Frank H. , (F.S.A.), <i>Vice President & Assoc. Actuar</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3398	e 1965
Davidson, George I., III , (F.S.A.), <i>Vice President & Assoc. Actuar</i> , Southern Farm Bureau Life Ins., P. O. Box 78, Jackson MS 39205 601/981-7422	e 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Davidson, James L. , <i>Consultant</i> , P. O. Box 1008, Olympia WA 98507	1966
Davidson, Waid J., Jr. , (F.S.A., F.C.A.), <i>Tillinghast, Nelson & Warren, Inc.</i> , 13601 Preston Rd., Dallas TX 75240	e 1966
Davidson, Waid J. , (A.S.A.), <i>Chairman of the Board</i> , National Travelers Life Ins Co, 820 Keo Way, Des Moines IA 50322	1966
Davies, James J. , (A.S.A., M.C.A.), <i>Consulting Actuary</i> , Hazlehurst & Assoc. Inc., 235 Peachtree St., Suite 600, Atlanta GA 30303 404/688-0605	e 1969
Davies, Karl M. , (F.S.A.), <i>President</i> , Equitable Variable Life Ins., 1285 Ave. of the Americas, New York NY 10019 212/554-3624	1965
Davies, Ronald S. , (F.S.A., F.C.I.A.), <i>Senior Consulting Actuary</i> , Gbb Assoc. Ltd., P. O. Box 65, Royal Bank Tower, Toronto Ont 416/865-0060	e 1966
Davis, Edward E. , (F.S.A.), <i>Consulting Actuary</i> , Potts Davis & Co. Inc., 651 High St. NE, Salem OR 97301 503/585-7555	e 1972
Davis, Edward H. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , G Buck Consulting Actuaries Inc., Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
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., Associate Actuary, Jefferson Standard Life, Greensboro NC 27420 919/378-2406	1970
Davis, Rex C. , (A.C.A.S.), <i>Asst Vice Pres & Actuary</i> , Allstate Ins Co, Allstate Plaza, Northbrook IL 60062	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
Davis, Robert F. , (F.S.A.), <i>Staff Actuary</i> , Texas Blue Cross Blue Shield, 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 Sq., 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	1977
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>Asst. V. P. & Assoc. Actuary</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	1966
Deal, D Frank , (F.S.A.), <i>Asst. V. P. & Asst. Actuary</i> , National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1308	1972
Dean, Charles E. , 3021 Edgewood Dr., Olympia WA 98501	e 1967
Dean, Charles E. , (F.S.A.), <i>Consulting Actuary</i> , A. S. Hansen Inc., One Williams Ctr. St., Tulsa OK 74103 918/587-0181	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

75

	Enrolled
Dean, Daryl J. , (F.S.A., F.C.I.A.), <i>Executive V. P. & Actuary</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	e 1977
Dean, Joseph E. , <i>Consultant</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	e 1970
Dean, William H. , (A.S.A.), <i>Assistant Actuary</i> , Milliman & Robertson Inc., 330 Pacific Bldg., Portland OR 97204 503/227-0634	e 1976
Dean, William R. , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 205/325-2682	1975
Debartolo, Fred , (A.S.A., A.C.A.), <i>Sr. V. P. & Chief Actuary</i> , Philadelphia Life Ins. Co., 111 N. Broad St., Philadelphia PA 19107 215/569-9300	1966
Decicchio, John M. , (F.S.A.), <i>Assistant Act.</i> , John Hancock Mutual Life Ins., John Hancock Pl., P. O. Box 111, Boston MA 02117 617/421-5077	1976
Deesposito, Caroline , <i>Senior Consultant</i> , Consulting Actuaries Inc., 1129 Bloomfield Ave., West Caldwell NJ 07006 201/575-1100	e 1976
Degann, A. David , Harris Graham Consult. Act., 733 Third Ave., New York NY 10017 212/986-7605	e 1976
Degeeter, Robert E. , (F.S.A.), Lewis & Ellis Inc., 7540 LBJ Freeway, Dallas TX 75240	1967
Deitsch, Aaron , (F.S.A.), <i>President</i> , Aaron Deitsch Co., 104 E. 40th St., Suite 114, New York NY 10016 212/949-1096	e 1974
Delacruz, J Lamberto , (F.S.A., F.C.I.A.), <i>Actuary</i> , William M. Mercer Inc., 3303 Wilshire Blvd., Los Angeles CA 90010 213/380-1600	1978
Delahanty, Edward L. , (F.S.A.), <i>Partner</i> , Hewitt Assoc., 1115 First Natl Bank Bldg, Minneapolis MN 55402 612/339-7501	e 1974
Delaney, Andrew , (F.S.A., A.C.A.), <i>Senior Vice President</i> , American General 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
Demars, Roger W. , <i>Vice President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10036 212/997-7171	e 1967
Demelio, Joseph , (F.C.A.S.), <i>President & Treasurer</i> , J. C. Penny Casualty Ins. Co., 800 Brooksedge Blvd., Westerville OH 43081 614/891-8662	1966
Demontigny, Andre E. , (F.S.A., F.C.A., F.C.I.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 800 Dorchester Blvd. W., Montreal Que 514/866-7652	1972
Dempster, Howard V. , (F.C.A.S.), <i>Associate Actuary</i> , Life Ins. Co. of North America, 1600 Arch St., Philadelphia PA 19101 215/241-4000	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Demsey, Brian R. , Brian R. Demsey & Assoc., 1100 Quail St., Suite 200, Newport Bch CA 92660	e 1976
Den Boer, Heinrich A. , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Pilot Life Ins. Co., P.O. Box 20727, Greensboro NC 27420 919/299-4720	e 1966
Denham, Robert M. , <i>President</i> , United Family Life Ins. Co., 1757 Angelique Dr, Decatur GA 30033 404/659-3300	e 1966
Dennis, Robert J. , (A.S.A.), <i>Vice President</i> , Occidental Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 90054 213/742-2111	1969
Deprenger, Herbert L. , (F.S.A.), [<i>Vice-President</i>], <i>Chairman</i> , Reserve Life Ins. Co., 403 S. Akard, Dallas TX 75202 214/741-9471	1965
Deryder, David R. , (A.S.A.), <i>Consulting Actuary</i> , Storie Young & Co., 546 Valley Rd., P. O. Box 828, Upr Montclair NJ 07043 201/744-8200	e 1976
Desai, Kiran , (F.S.A., M.C.A.), <i>Sr. V. P. & Corporate Actuary</i> , Colonial Penn Life Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 201/676-2000	e 1969
Desai, Krishna B. , (F.S.A.), <i>Actuary</i> , Office of Assistant, Secretary of Defense, Washington DC 20301	e 1966
Deschenes, Jean Jacques , (F.S.A.), <i>Vice President & Actuary</i> , Sun Life Assur Co - Canada, 1 Sun Life Executive Park, Wellesley MA 02181	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., W Hartford CT 06107 203/521-8400	e 1976
Desrochers, Christian J. , (F.S.A.), <i>Associate Actuary</i> , Hartford Life Ins. Co., 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., F.C.I.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc., 1901 Ave. of the Stars, Suite 275, Los Angeles CA 90067 213/553-2087	e 1965
Devereaux, David G. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1971
Devine, James L. , (F.S.A.), <i>Principal Actuary</i> , New York State Ins. Dept., 324 State St., Albany NY 12210 508/474-6605	1966
Devot, David , 2 Hillcrest Rd., Cladwell NJ 07021 212/695-2800	1967
Dewar, Walter S. , (F.S.A.), <i>Vice Pres & Actuary</i> , Great Southern Life Ins. Co., 3121 Buffalo Speedway, Houston TX 77001 713/622-2000	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

77

Enrolled

Deweese, Charles C. , (F.S.A.), <i>Associate Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1974
Dexter, James B. , (F.S.A.), Johnson & Higgins, 1215 Fourth Ave., Seattle WA 98161 206/292-1900	e 1978
Dezube, Mitchell , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Manhattan Life Ins. Co., 111 W. 57th St., New York NY 10019 212/484-9310	e 1965
Dial, Philip S. , (F.S.A.), <i>Principal</i> , Rudd & Wisdom Inc., 402 Perry Brooks Bldg., Austin TX 78701 512/477-5721	e 1976
Dice, William F. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2001	1965
Dichillo, Richard A. , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1976
Dicke, Arnold A. , (F.S.A.), <i>Associate Actuary</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1978
Dickerman, Owen L. , <i>Manager</i> , Peat Marwick Mitchell & Co., 1500 Walnut St., Philadelphia PA 19102 215/735-4600	e 1976
Dickerman, Robert W. , (A.S.A.), <i>Associate Actuary</i> , Franklin Life Ins. Co., Franklin Square, Springfield IL 62713 217/528-2011	1966
Dickler, Joseph M. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3441	1965
Dickson, Jeffrey J. , (F.C.A.S.), <i>Actuary</i> , Independent Actuarial Services, 435 Buckland Rd., P. O. Box 579, South Windsor CT 06074 203/644-2445	1977
Dickson, Robert K. , (F.S.A.), <i>Vice President</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	e 1974
Dickstein, Morton , <i>Actuarial Consultant</i> , The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0468	e 1970
Diemer, Richard L. , (A.C.A.), <i>Partner</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1966
Dieter, George H. , (F.C.A.S.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1976
Dieter, Roland A. , (F.S.A.), <i>Actuary Analysis & Reports</i> , Washington National Ins. Co., 1630 Chicago Ave., Evanston IL 60201 312/866-3182	e 1976
Dillingham, Grace V. , (F.S.A.), <i>Assistant Actuary</i> , American Council of Life Ins., 1850 K St. Nw., Washington DC 20006 202/862-4168	1971
Dillman, James W. , (A.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 1100 Superior Ave., Cleveland OH 44114 216/696-8400	e 1969
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 203/273-0123	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Dinney, George R. , (F.S.A., F.C.I.A.), <i>Vice President-Development</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-9415	Enrolled 1966
Di Paola, Frank P. , (F.S.A., F.C.I.A.), <i>V.P. - U.S. & Caribbean</i> , Confederation Life Ins., 321 Bloor St. E., Toronto Ont 416/967-8040	e 1966
Discenza, Judith A. , (F.S.A.), <i>2nd V. P. & Group Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	1975
Disch, Aloysius J. , <i>Vice President</i> , Pension Assoc. 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
Dobson, Robert H. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., P. O. Box 1254, Gainesville FL 32601 904/372-7505	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 Hgh IL 60005 312/394-9518	1966
Dodson, M R. , (F.S.A.), 5325 Gleneagles Dr., Tucson AZ 85718	1965
Dolan, Ronald J. , (F.S.A.), <i>Assistant Actuary</i> , Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45231 513/861-3600	1975
Dolan, Ronald V. , (A.S.A.), <i>Senior Vice President</i> , First Colony Life Ins. Co., P. O. Box 1280, Lynchburg VA 24505 804/845-0911	1975
Dolliver, Arthur M. , (A.S.A.), <i>Administrative Assistant</i> , Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000	1970
Domenico, Joseph A. , <i>Sr Gr Pension Underwriter</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-1190	e 1976
Domenico, Philip , (A.S.A.), <i>Second Vice President Edp</i> , Mutual of New York, One Mutual of N.Y. Plaza, Syracuse NY 13202 212/586-4000	1966
Don, Harry A. , (F.S.A.), <i>Director of Actuaries Service</i> , The Wyatt Co., 1400 Ohio Savings Plaza, Westlake OH 44145 202/857-9200	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
Dondero, Arlene , <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
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
Donovan, Maurice V. , (F.S.A.), 41 Cranford Rd., Glen Rock NJ 07452	1965
Dorf, Stanley A. , (F.C.A.S.), <i>Chief Casualty Actuary</i> , New York Ins. Dept., 2 World Trade Center, New York NY 10047	1966
Dorfman, Eugene F. , (F.S.A.), <i>Actuary</i> , Guardian Life Ins. Co., 201 Park Ave. S., New York NY 10003 212/473-3000	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

79

	Enrolled
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>Senior Vice President</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Dorn, Kirk L. , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	1976
Dorn, Lowell M. , (F.S.A., F.C.I.A.), 1952 Sharon St., Boca Raton FL 33432	1965
Dorris, J. Paul. , (F.S.A.), <i>President</i> , J. Paul Dorris Inc., 3185J Airway Ave., Costamesa CA 92626 714/239-0831	e 1971
Dostert, Thomas E. , (M.C.A.), <i>Director of Actuarial Service</i> , Globe Life Ins. Co., 222 N. Dearborn, Chicago IL 60601 312/977-3311	1970
Doucette, Joseph J. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2509	1965
Douglas, John F. , (F.S.A., F.C.I.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., P. O. Box 111, Boston MA 02117	1977
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>Vice President Research</i> , Drexel Burham & Co. Inc., 60 Broad St., New York NY 10004 212/344-0346	1965
Downey, William R. , <i>Vice President - Pensions</i> , Holbrook Co., 2101 N. Andrews Ave., Ft Lauderdale FL 33111	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., F.C.I.A.), <i>President</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4525	1966
Doyle, Burrell H. , 2602 S. 87th St., Omaha NE 68124	1966
Doyle, John M. , (A.S.A.), <i>Vice President</i> , Compensation Programs, 550 Mamaroneck Ave., Harrison NY 10528 914/698-8030	e 1976
Doyle, Martina E. , (F.S.A., A.C.A.), 90 Pond Side Dr., Wethersfield CT 06109	e 1965
Draeseke, Douglas G. , (F.S.A.), <i>Consulting Actuary</i> , 1161 Kearny St., San Francisco CA 94133 415/397-7675	1972
Drake, David C. , (F.S.A.), <i>Vice President & Actuary</i> , Gov. Employees Life Ins. Co., 5260 Western Ave., Chevy Chase MD 20076 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-Assoc. Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6653	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Dreher, William A. (F.S.A., F.C.A., F.C.I.A.), <i>Principal National Practice Dir.</i> , Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700	e 1965
Drennan, Daniel F. (A.S.A.), <i>Railroad Retirement Board</i> , 844 N. Rush St., Chicago IL 60611 312/751-4500	e 1965
Drennan, John P. (F.C.A.S.), <i>Actuary</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5000	1974
Dresner, David E. (A.S.A.), <i>Managing Senior Consultant</i> , Coopers & Lybrand, 2200 First National Bank, Atlanta GA 30303 404/658-1020	e 1976
Drew, William A. (F.S.A.), <i>Vice President & Actuary</i> , Indianapolis Life Ins. Co., 2960 N. Meridian St., 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
Driscoll, Francis T. (F.S.A., F.C.A.), <i>Benefit Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1966
Driskell, Richard G. (A.S.A.), 2910 Cypress Dr., Muncie IN 47302	1971
Drisko, Robert D. (F.S.A.), <i>Consulting Actuaries</i> , Coates Herfurth & England, 320 California St. #501, San Francisco CA 94104 415/433-4440	e 1965
Drobisch, Miles R. (F.C.A.S.), <i>Assistant Actuary</i> , Workers Comp Ins Rating Bureau, Spear St Tower Suite 500, One Market Plaza, San Francisco CA 94105 415/777-0777	1965
Drobynk, Wendel J. , 299 Pablo Rd., Ponte Vedra FL 32082	1968
Drolet, Michel (F.S.A., F.C.I.A.), <i>Actuarial Associate</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	e 1977
Dropkin, Lester B. (F.C.A.S.), <i>Vice President & Chief Actuar.</i> , Industrial Indemnity Co., P. O. Box 3660, San Francisco CA 94120 415/986-3535	1965
Drown, Gary K. (F.S.A.), <i>Vice President & Administrator</i> , Indianapolis Life Ins. Co., P.O. Box 1230B, Indianapolis IN 46206 317/925-9621	e 1965
Drumm, F Lawrence. (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 212/482-2000	e 1965
Drumm, Lynda P. , <i>Consulting Actuary</i> , Actuarial Services Inc., 1090 Morris Ave., Union NJ 07083 201/352-3400	e 1977
Drury, David J. (F.S.A.), <i>Associate Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5921	1971
Duarte, Nicholas , <i>President</i> , M W Computer Systems Inc, 100 Biscayne Blvd, Miami FL 33132	e 1976

Members

81

	Enrolled
Dubois, David, (F.S.A.), <i>Associate Actuary</i> , Dept. of Ins. of New Jersey, 201 E. State St., Trenton NJ 08608 609/292-5436	1976
Duda, Arlene, 7 Laythan Rd., Edison NJ 08817	e 1976
Duffy, Kenneth J, (F.S.A.), <i>Vice President</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	e 1965
Dugan, Paul B, <i>Pension Specialist</i> , Massachusetts Mutual, Wolverine Tower, Battle Creek MI 49014	e 1976
Duhalme, Roger G, (F.S.A., F.C.I.A.), <i>Asst. Vice President & Actuar</i> , Johnson & Higgins Willis Faber, Place Victoria, P.O. Box 191, Montreal Que 514/878-1781	1978
Dukacz, Julian J, (F.S.A., F.C.I.A.), <i>Associate Actuary</i> , Sun Life Assur. Co., P.O. Box 6075, Montreal Que 514/866-6411	1971
Dummer, Arthur O, (F.S.A.), <i>Senior Vice President</i> , Beneficial Life Ins. Co., 36 S. State St., Salt Lake Cty 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.), 18 Summit St, West Orange NJ 07052	e 1965
Dunkley, Herbert C, (A.S.A., A.C.A.), 198 Shadwobrook Dr., Folsom CA 95630	e 1965
Dunlap, James A, (A.S.A.), <i>Director</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 01451 617/421-0340	e 1966
Dunn, Edward J, (A.C.A.), <i>Actuary</i> , Houdaille Industries Inc, PO Box 1950, Ft Lauderdale FL 33302	e 1966
Dunn, Melvin B, (F.S.A.), <i>V P & Asst to the Chairman</i> , Security Mut Life Ins Co of Ny, Courthouse Square, Binghamton NY 13902 607/723-3551	e 1967
Dunn, R Lewis, (F.S.A., F.C.I.A.), <i>Vice President-Group Ins.</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont 416/923-6661	1970
Dunn, Ted L, (A.S.A.), <i>Vice President</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1011	1968
Dupuy, James R, (F.S.A.), <i>Sr Vice Pres Administration</i> , Southwestern Life Ins. Co., P.O. Box 2699, Dallas TX 75221 214/742-9101	1971
Durfee, James G, (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 10016 212/661-5080	1978
Durfee, Joan G., (F.S.A.), <i>Assistant Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	1978
Durkin, James H, (A.C.A.S.), <i>Consulting Actuary</i> , 68-22 Groton St, 68-22 Groton St, Forest Hills NY 11375 212/544-0320	1966
Durland, Lawrence V., Jr., (F.S.A., F.C.I.A.), <i>Vice President & Controller</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2663	1974
Durose, Stanley C., (A.C.A.S.), <i>First Vice President</i> , Gov & Ind Rel CUNA Mtl Ins Soc, 5910 Mineral Point Road, Madison WI 53705 608/238-5851	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Dutson, Patrick A. , <i>Vice President</i> , Meidinger & Assoc. Inc., 2440 Grinstead Dr., Louisville KY 40204 502/499-1240	e 1976
Dyer, Harland A. , (A.S.A.), <i>Vice President & Actuary</i> , Consolidated Amer. Life Ins Co, P.O. Box 59, Jackson MS 39205 601/352-5551	1971
Dyer, Herbert L. , <i>Treasurer</i> , Allegheny Airlines Inc., National Airport, Washington DC 20001 703/892-7204	e 1976
Dyer, John K., Jr. , (F.S.A., F.C.A.), 3364 Lake Road North, Sanibel FL 33957	e 1972
Dyer, Thomas E. , (F.S.A.), <i>Actuarial Associate</i> , Northwestern Mutual Life Ins. Co., 720 E. Wisconsin Ave., 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 & Sr. Consultant</i> , Federated Profit Systems Inc., 4040 Moorpark, Suite 216, San Jose CA 95117	e 1978

E

Earl, Ronald D. , <i>Senior Actuarial Associate</i> , Provident Life & Accident, Fountain Sq., 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 Bld, Philadelphia PA 19103 215/569-4393	e 1970
Eason, Clifton W. , (F.S.A.), <i>Actuary-Product Development</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40201 502/584-8157	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 413/442-6951	e 1967
Eaton, Karl F. , (A.C.A.S.), <i>Senior Vice President</i> , First Systems Corp., 21 W. 10th St., Kansas City MO 64105 816/283-5111	1966
Eckard, Garry M. , (F.S.A.), <i>President</i> , Garry Eckard & Co. Inc., 11025 Timber Lane, P. O. Box 110, Carmel IN 46032 317/844-6209	1969

Members

83

	Enrolled
Eckersley, Derek , (F.S.A., F.C.I.A.), <i>V P & Actuary</i> , Dominion Life Assur. Co., 111 Westmount Rd. S., Waterloo Ont 519/744-4471	e 1969
Eckert, John S , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 200 Executive Dr, Brookfield WI 53005	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., 1355 Lynnfield Rd., Suite 195, Memphis TN 38138 901/761-0809	e 1966
Eckler, Samuel , (F.S.A., F.C.I.A., F.F. A. A.), <i>Chairman</i> , Eckler Brown Segal & Co. Ltd., 789 Don Mills Rd., Don Mills ONT 416/429-3330	1967
Eckman, Charles T. , <i>Actuary</i> , Dan McGinn & Assoc. Inc., 1150 S. Olive St. #T-221, Los Angeles CA 90030 213/747-6501	e 1976
Eckman, Michael V , (F.S.A.), <i>Assistant Dir Actuarial Svcs</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1977
Eckstut, Gene , (F.S.A.), <i>Assistant Actuary</i> , Continental American Life Ins., 1100 King St. P.O.Box 750, Wilmington DE 19899 302/421-5828	1978
Eddins, Joseph M. , <i>Vice President</i> , Maryland Casualty Co., P. O. Box 1228, Baltimore MD 21203	1970
Eddy, Arthur C. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , A. C. Eddy Inc., 1699 Walnut Lane, Rocky River OH 44116 216/228-7461	e 1965
Eddy, C. Manton , (F.S.A.), 51 Hunter Dr., W Hartford CT 06107	1965
Ede, Cecil F , 32302 Alipaz St., Apt. #179 San Juan Capestrano CA 92675	1967
Edelstein, Hermann , (A.S.A.), <i>Associate Actuary</i> , William M. Mercer Inc., 1221 Avenue of the Americas, New York, NY 10020 212/997-2000	e 1976
Eden, John P , (F.S.A.), <i>Chief Actuary</i> , Union Fidelity Life Ins. Co., 4850 Street Road, Trevoze PA 19047 215/322-3000	e 1965
Edney, D E , <i>Assistant Vice President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10036 212/997-7125	e 1969
Edris, C Lawrence , (F.S.A.), <i>Assistant Vice President</i> , Lincoln National Corp., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1978
Edwards, Charles E , (F.S.A.), <i>Chairman</i> , The Edwards Group Inc, 3001 LBJ Frwy, Ste. 206, Dallas TX 75234 214/241-1826	1971
Edwards, Clint E , (F.S.A.), <i>Exec Vp Actuarial & Underwriti</i> , Liberty Life Ins. Co., P.O. Box 789, Greenville SC 29602 803/268-8350	e 1966
Edwards, Donald R. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Lafayette Life Ins. Co., 2203 S. 18th St., Lafayette IN 47902 317/474-3416	e 1965
Edwards, Fred L , (A.S.A.), <i>Director Pension Accounts</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

e 1967

Edwards, John S., (F.C.A.), *Consulting Actuary*, Milliman & Robertson Inc., 251 S. Lake Ave., Pasadena CA 91101
213/577-1144

Edwards, Norma L., (A.S.A.), *Consulting Actuary*, 3024 N. Calvert St., Baltimore MD 21218 301/889-7036 1966

Edwards, Ralph E., (F.S.A.), 3024 N. Calvert St., Baltimore MD 21218 301/889-7036 e 1965

Egan, Joseph E., (F.S.A.), *Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-4843 e 1973

Egan, Thomas J., Jr., (F.S.A.), *Actuary*, Meidinger & Assoc., Inc., 6606 W. Broad St., Richmond VA 23261 502/451-8400

Eggers, Thomas L., (F.C.A., A.F.A.A.), 652-V Olde Towne Ave., Columbus OH 43214 1965

Ehlert, Darrell W., (F.C.A.S.), *Senior Actuary*, Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5934 1967

Ehrhardt, Allen A., *Consultant*, The Wyatt Co., 233 S. Wacker Dr., Sears Tower Suite 5600, Chicago IL 60606 312/876-1616 e 1976

Ehrhardt, Wanda O., *Consultant*, The Wyatt Co., 233 S. Wacker Dr. #5600, Chicago IL 60606 312/876-1616 e 1977

Ehrhart, Lawrence A., (F.S.A.), *Vice President & Actuary*, Colonial Penn Life Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 215/988-5732 e 1971

Ehringer, Christine D., (A.S.A.), *Consultant*, William M Mercer, 100 Chatham Pk Dr Apt 408, Pittsburgh PA 15219 e 1976

Eide, K Arne, (F.S.A., F.C.A.S.), Fertile MN 56540 1965
218/945-6747

Eiler, Burness R., (F.S.A., F.C.I.A., A.F.A.A.), *Group Actuary*, Ministers Life & Casualty, 1710 Harrison Court, Northfield MN 55057 612/927-7131 e 1966

Eimers, Howard G., (F.S.A.), *Senior Vice President*, Washington National Ins. Co., 1630 Chicago Ave., Evanston IL 60201 312/866-3004 1965

Eisenberg, Phillip A., (F.S.A.), *Assistant Vice President*, Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000 e 1972

Eisenberg, Steven A., (F.S.A.), *Actuary*, Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles CA 90030 213/747-6501 e 1975

Elsner, Morris, (F.S.A.), *Assistant Vice President*, 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

Elzen, Sheldon D., *Administrative Director*, National Admin Svcs of MI Inc, 21500 Greenfield, Detroit MI 48237 313/967-1010 e 1977

Eklof, Cary B., (F.S.A.), *Actuary*, Milliman & Robertson Inc., 251 S. Lake Ave., Suite 400, Pasadena CA 91101 213/577-1144 1977

Elder, Robert M., (F.S.A.), *Actuary*, Kentucky Central Life Ins. Co., 200 E. Main St., Lexington KY 40507 606/254-5561 1971

Members

85

	Enrolled
Eldridge, Donald J. , (F.C.A.S.), <i>Assistant Actuary</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115	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 Co., 711 High St., Des Moines IA 50307 515/247-5111	1966
Elkin, Jack M. , (A.S.A., F.C.A.), <i>Sr. V. P. & Chief Actuary</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> , 150 N. Wacker Dr., Chicago IL 60606 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., F.C.I.A.), 283 St. Leonard's Ave., Toronto Ont	1966
Ellis, J. Daniel , (F.S.A.), <i>Executive Vice President</i> , Lewis & Ellis Inc., 7540 LBJ Freeway, Suite 634, Dallas TX 75251 214/661-9047	1972
Ellis, Stephen H. , <i>Actuary</i> , Stepehn H. Ellis & Assoc. Inc., 15 E. Ridge Pike, Conshohocken PA 19428	e 1977
Ellyson, Craig W. , (F.S.A.), <i>Actuarial Consultant</i> , Aetna Life & Casaulty, 151 Farmington Ave., Hartford CT 06156 203/273-7803	e 1969
Elmshouser, Ronald D. , <i>Dept. Life Actuary</i> , Nebraska Dept. of Ins., 301 Centennial Mall S., Lincoln NE 68508 402/471-2201	1970
Elstein, Allen R. , (F.S.A.), <i>Associate Actuary</i> , Conn. 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>Regional Director of Actuarial</i> , Touche, Ross & Co., 111 E. Wacker Dr., Chicago IL 60601 312/644-8900	e 1977
Emery, E. Ward , (A.S.A.), 200 Parsippany Blvd., Boonton NJ 07005	1971
Emmert, Gayle E. , (F.S.A.), <i>Vice President & Actuary</i> , Southwestern Life Ins. Co., P.O. Box 2699, Dallas TX 75221 214/655-5111	1971
Emory, Linda B. , (F.S.A.), <i>Asst Vice Pres & Assoc Actuar</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	1969
Eng-Seto, Hor Fay , <i>Pension Cost Consultant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019	e 1978
Eng, John G. , <i>Consultant</i> , The Wyatt Co., 190 S. King St., Honolulu HW 96813 808/533-3049	e 1977
Engel, Lawrence E. , (F.S.A.), <i>Actuary Individual Insurance</i> , BMA, BMA Tower, Kansas City MO 64141	1972

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Engel, Philip L. , (F.S.A., A.C.A.S.), <i>Vice President & Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4301	1970
Engelhardt, John L. , (F.S.A.), <i>Dir of Life Actuarial Oper</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1977
Engeman, Melvin A. , <i>Vice President & Assoc Actuar</i> , Capitol Life Ins. Co., 1600 Sherman St., Denver CO 80201 303/543-8900	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 L. , (F.S.A.), <i>Asst. Director-Group Annuity</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5241	e 1978
Engstrom, Paul E. , (F.S.A.), <i>Chief Actuary</i> , Excess Ins Group, The Warren, Warren Rd., Worthing England	e 1970
Enriquez, Ruben F. , <i>Assistant Actuary</i> , Reserve Life Ins. Co., 403 S. Akard, Dallas TX 75202 214/670-9673	e 1971
Epley, H. Robert, III , (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 940 One Main Pl., 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 10017 212/557-0460	e 1976
Epstein, Nathan H. , (F.S.A.), <i>Vice President & Life Actuary</i> , Guardian Life Ins. Co., 201 Park Ave. S., New York NY 10003 212/473-3000	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 & Assoc., 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., P. O. Box 34000, Seattle WA 98124 206/281-3157	1973
Ericson, Arthur W. , (F.S.A.), <i>Vp & Associate Actuary</i> , Prudential Ins. Co., 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 Ins. Co., 55 Elm St., Hartford CT 06115	1978
Escott, Francis H. , (F.S.A.), <i>Escott, Francis H Mr</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1965
Espie, Robert G. , (F.S.A.), 188 Westmont, West Hartford CT 06117	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

87

	Enrolled
Estefania, J. R. , <i>Chief Actuary</i> , Small Business Administration, 1441 L St. N.W., Washington DC 20416 202/653-6594	e 1968
Estell, Richard J. , (F.S.A.), <i>V. P. & Actuary - Health Ins.</i> , American Republic Ins. Co., 6th Ave. & Keosauqua Way, Des Moines, IA 50301	1975
Estes, E. Forrest , (A.S.A.), 941 N. 67th St., Lincoln NE 68505	e 1966
Esuchanko, Joseph , (A.S.A.), <i>Vice President & Actuary</i> , Beyer-Barber Inc., 515 Linden St., Allentown PA 18101 215/435-9577	e 1976
Ethington, Dale F. , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins. Co., 425 Market St., San Francisco CA 94105 212/578-2211	e 1971
Evans, Don J. , (F.S.A.), Edward J. Peters & Assoc. Inc., 3550 Washington Blvd., Indianapolis IN 46205	1965
Evans, E. L. , (F.C.A.), 210 Village Dr, Columbus OH 43214	1965
Evans, John J. , <i>Actuarial Consultant</i> , 1315 Glenfield, Dallas TX 75224 214/331-6244	1966
Even, Charles A. , (F.C.A.S.), <i>Vice President & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-7828	1969
Evenson, Russell A. , (F.S.A.), <i>Actuary</i> , Midland National Life Ins. Co., One Midland Plaza, Sioux Falls SD 57101 605/335-5765	1978
Eyers, Robert G. , (F.C.A.S.), <i>Actuary</i> , J.C. Penney Casualty Ins. Co., 800 Brooksedge Blvd., Westerville OH 43081 614/891-8600	1971
Eyre, Harry C. , (F.S.A.), <i>Vp & Group Ins Manager</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-7111	1965

F

Faber, James A. , (F.C.A.S.), <i>Manager</i> , Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700	1970
Faber, Peter R. , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1971
Facciani, Gerald D. , <i>Pension Consul Enrolled Actur</i> , 10815 Tanager Trail, Brecksville OH 44141	e 1976
Facey, John A. , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Security Conn. Life Ins. Co., Security Dr., Avon CT 06001 203/677-8621	e 1965
Fackler, Don F. , (F.S.A.), <i>Vice President</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1965
Fafian, Joseph , (F.S.A.), <i>Sr Exec Vice Pres Life Ins</i> , U.S. Life Corp., 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Fagan, Vincent F. , (A.S.A.), <i>New York State Ins. Dept.</i> , New York State Ins Dept, 2 World Trade Center, New York NY 10048	e 1966
Fagg, Gary , (F.S.A.), <i>Actuary</i> , Credit Life Ins. Co., 100 S. Limestone St., Springfield OH 45501 513/324-8461	1977
Fagiano, Anthony J. , <i>President</i> , Olinger Life Ins. Co., P. O. Box 11128, Highlands Station, Denver CO 80211 303/433-7387	1973
Faig, Kenneth W., Jr. , (F.S.A.), <i>Assistant Actuary</i> , North American Co. for Life & Health Ins. Co., 209 South LaSalle St., Chicago IL 60604 312/346-2200	1979

Enrolled

Fairbanks, Alfred V., (F.C.A.S.), <i>Assistant Vice President</i> , Monarch Life Ins. Co., 1250 State St., Springfield MA 01133 413/785-5811	1965
Fairbanks, Guy L., (A.S.A.), <i>Asst. V. P. - Group Division</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-2993	e 1966
Fairfield, James P., <i>Assistant Actuary</i> , Indianapolis Life Ins. Co., 2960 N. Meridian St., 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, 1700 Walnut St., Philadelphia PA 19103 215/545-0800	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
Fallquist, Richard J., (F.C.A.S.), <i>Actuary</i> , SAFECO Life Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5629	1977
Fantozzi, William L., <i>Senior Consultant & Manager</i> , Carlin-Black Co., 2511 Natl Bank of Ga Bldg, 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 212/279-4000	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., 5050 N. Broadway St., Chicago IL 60640 312/275-8000	1978
Farmer, Neal A., (F.S.A.), <i>President</i> , Investors Fidelity Life Ins., P. O. Box 57065, Birmingham AL 35209	e 1966
Farmer, Thurston P., (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 1000 Lake St. Louis Blvd., Lk. St. Louis MO 63367 314/625-1244	e 1965
Farnam, Walter E., (F.C.A.S.), <i>Asst V P Natl Accounts Dept</i> , Aetna Life & Casualty, 151 Farmington Ave., 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., F.C.I.A.), <i>2nd Vice President & Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5483	e 1965
Farrant, M H., (F.S.A., F.C.A., F.C.I.A.), 2061 Beach Ave., Apt. M-1, Vancouver BC	e 1966
Farrell, Lawrence M., <i>Executive Vice President</i> , Pension & Group Services Inc., 308 Michigan Bld., Kalamazoo MI 49006 616/382-0300	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

89

	Enrolled
Farrell, Thomas F. , (F.S.A.), <i>Actuary</i> , IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3330	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>Assistant 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.), <i>Consulting Actuary</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 02116 617/421-0340	e 1976
Fausser, Louis , <i>Chief Executive Officer</i> , Bankers Mutual Life Ins. Co., P.O. Box 161, Freeport IL 61032	1967
Faust, J. Edward , (F.C.A.S.), <i>Consulting Actuary</i> , Consulting Actuary, RR 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
Fayolle, John P. , <i>Actuary</i> , Bristol-Myers Co., 345 Park Ave., New York NY 10022	e 1971
Feay, Dallas H. , (A.S.A.), 22 Cedar Ave, Rockville Cnt NY 11570	1966
Feay, Herbert L. , (F.S.A., F.F.A.A.), <i>Actuary</i> , W L Gardner & Assoc Inc, 9 W Mulberry St, Baltimore MD 21201 301/539-4377	e 1965
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 Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-5088	1978
Feehan, Michael G. , (A.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 10036 212/515-8000	e 1971
Feeney, William A. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Feichtinger, James N. , <i>Vice President & Actuary</i> , Cal Consultants & Actuaries, 7670 Opportunity Rd. #100, San Diego CA 92111 714/277-8060	e 1977
Feinberg, Melvin J. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1977
Feinman, Jess H. , (F.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	1978
Feldman, Martin , (A.S.A.), <i>Associate Actuary</i> , Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600	e 1976
Feldmann, Kenneth F. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Home Life Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Feldtmose, John N. (F.S.A., F.C.A., F.C.I.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 212/944-3160	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> , P. O. Box 59, Gallatin TN 37066 615/452-5375	1967
Fenster, Bernard , (A.S.A.), <i>Associate Actuary</i> , Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 515/247-5111	1966
Ferguson, Alan N. (F.S.A.), <i>Vice President & Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1965
Ferguson, Clyde L. (F.C.A.), <i>Ferguson Actuarial Service</i> , P O Box 1388, Charleston WV 25325	1965
Ferguson, Ronald E. (F.C.A.S.), <i>Senior Vice President</i> , General Reins. Corp., 600 Steamboat Rd., Greenwich CT 06830 203/622-4270	1971
Ferguson, Thomas , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1974
Ferguson, William A. (F.S.A., F.C.A.), <i>Tillinghast, Nelson & Warren</i> , 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, G P.O. Box 3467, San Juan, P.R. 809/763-1378	1969
Ferrara, Theodore A. (A.S.A., A.C.A.), <i>Vice President & Chief Actuar</i> , Basil Castrovinci Assoc., 853 Broadway, New York NY 10003 212/477-4779	e 1966
Ferrari, J Robert , (A.C.A.S.), <i>Vice Pres & Chief Economist</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1971
Ferris, William L. (F.S.A.), <i>2nd Vice Pres Pension Service</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 Ist National Bldg., Detroit MI 48226 313/961-5481	e 1971
Feshbach, Andrea , (F.S.A.), <i>Touche, Ross & Co.</i> , 780 Northstar Center, Minneapolis MN 55402 612/333-2301	e 1978
Feuer, Harvey W. (A.S.A.), <i>Asst. V.P. & Associate Actuar</i> , Bankers National Life Ins. Co., 1599 Littleton Rd., Parsippany NJ 07054 201/267-4000	1972

Members

91

Enrolled

Feuer, Philip , (F.S.A., M.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 10016 661-5080	e 1965
Feutz, James R. , (F.S.A.), <i>Treasurer</i> , Frank C. Feutz Company, P. O. Box 126, Paris IL 61944 217/465-2315	e 1976
Fibiger, John A. , (F.S.A.), <i>Executive Vice President</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-7300	1965
Fickes, Jerry W. , <i>President</i> , National Fidelity Life Ins., 1002 Walnut St., Kansas City MO 64106 816/842-6100	1967
Fiddler, Tom L. , (A.S.A.), <i>Assistant Actuary</i> , Meidinger & Assoc. Inc., Nine Office Park Circle, #216, Birmingham AL 35223 205/870-7420	e 1976
Flebrink, Mark E. , (F.C.A.S.), <i>Assistant Actuary</i> , Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401	1978
Field, Robert W. , (F.S.A., F.C.I.A.), <i>Independent</i> Order of Foresters, 789 Don Mills Rd., Don Mills ONT 416/429-3000	1977
Field, Warren A. , (F.S.A.), <i>Vice President & Actuary</i> , McClure & Dakin Ltd., 100 University Ave., Kansas City MO 64108 816/474-0666	e 1968
Flies, Richard L. , (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 10901 Granada Lane, Overland Pk KS 66211 913/381-8877	e 1969
Fillingham, Robert S. , (F.S.A.), <i>Senior Vice President</i> , Acacia Mutual Life Ins. Co., 51 Louisiana Ave. Nw., Washington DC 20001 202/628-4506	1966
Finelli, John J. , (F.S.A.), <i>Finelli, John J.</i> , PO Box 821, Southampton NY 11968	1965
Fineman, Marvin D. , (F.S.A.), <i>Actuary</i> , Royal-Globe Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1978
Fingas, Wayne E. , (F.S.A.), <i>Actuarial Supervisor</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-1190	1978
Finger, Robert J. , (F.C.A.S.), <i>Consulting Actuary</i> , Consulting Casualty Actuaries, Inc., 1888 Greenfield N. 203, Los Angeles CA 90025 213/473-9596	1977
Fink, Jack , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Continental American Life Ins., 1100 King St. P.O.Box 750, Wilmington DE 19899 302/421-5829	e 1971
Fink, Richard D. , (F.S.A.), <i>Actuary</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	e 1965
Finkel, Paul A. , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Reliance Standard Life Ins., 4 Penn Center Plaza, 14th Floor, Philadelphia PA 19103 864-4000	e 1972
Finkenberg, Frank E. , (F.S.A.), <i>Benefit Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Finley, John M. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1972
Finn, Peter J. , (A.S.A.), Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1969
Finn, Richard P. , (F.S.A.), <i>2nd Vice President</i> , Security-Connecticut Life Ins. Co., 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. Actuar</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6888	1965
Fischbeck, C Lee , (F.S.A.), <i>2nd Vice President & Actuary</i> , Home Life Ins. 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>Prof Emeritus of Actuarl Math</i> , University of Michigan, Grad Sch of Business Adm, Ann Arbor MI 48104 313/764-2341	e 1965
Fischer, Niels H. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3701	1965
Fisher, Hillary J. , (F.S.A.), 4246 Palmero Blvd, Los Angeles CA 90008	1965
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, Wayne H. , (F.C.A.S.), <i>Vice President & Actuary</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6721	1977
Fishman, Alan S. , (A.S.A.), <i>Partner</i> , Clay & Partners, 70 Brook St, London	e 1976
Fishman, Deborah J. , (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 Ave., New York NY 10011 212/243-4444	e 1976
Fishman, Steven , <i>President</i> , PFR Planning Inc., 888 7th Ave., New York, NY 10019 212/541-8800	e 1976
Fitzgerald, Brian A P. , (A.S.A., F.C.I.A.), Tomenson-Alexander Ltd., P. O. Box 439, Toronto Ont 416/361-6917	e 1976
Fitzgerald, Daniel J. , (F.S.A.), <i>Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	e 1976
Fitzgibbon, Walter J. , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1965
Fitzhugh, Gilbert V I. , (F.S.A.), <i>Vice President & Asst. Actuar</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6619	1965
Fitzhugh, Gilbert W. , (F.S.A., F.C.I.A., F.C.A.S.), PO Box 1452, Rncho Santa Fe CA 92067	1965

Members

93

Enrolled

Fitzpatrick, Richard H. , (F.S.A.), <i>Vice President</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1711	1965
Fixmer, John P. , (F.S.A.), <i>Partner</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1966
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. , <i>Associate</i> , Towers Perrin Forster & Crosby, 3400 N. Peachtree Rd., Atlanta GA 30326 261-7820	e 1976
Flatt, Savage R. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 259 Whooping Loop, Altamonte Spg FL 32701 305/830-7660	1977
Fleischaker, Paul R. , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr., 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 Ins. Co., One Tower Sq., Hartford CT 06115 203/277-6244	1977
Flick, Jesse E. , (F.C.A.), <i>Consulting Actuary</i> , 6300 N Central Expy, Dallas TX 75206	1966
Flickner, Edward A., Jr. , (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., F.C.I.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 & Co., 780 Northstar Center, Minneapolis MN 55402 612/333-2301	e 1965
Flott, Robert F. , (F.C.A., F.F.A.A.), <i>Partner</i> , Brown & Flott, 300 S. Wacker Dr., Chicago IL 60606 312/922-0480	e 1965
Flournoy, Selwyn L. , (F.S.A.), <i>V.P.-Financial Planning & Control</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., Richmond VA 23261 804/281-6283	1973
Fluhr, Howard , (F.S.A., F.C.I.A.), <i>Sr Vice President & Actuary</i> , Martin E. Segal Co., 730 Fifth Ave, 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Flynn, David P. , (F.C.A.S.), <i>V P & Actuary</i> , Crum & Forster Ins Companies, Madison Ave Canfield Rd, PO Box 2387, Morristown NJ 07960	1971
Flynn, Edmond H. , <i>Executive Vice President</i> , National Assoc. Inc., 155 Bovet Rd Ste 475, San Mateo CA 94402	e 1977
Flynn, Joseph T. , (A.S.A.), <i>Senior Consultant</i> , Coates Herfurth & England, 320 California St. #501, San Francisco CA 94104 415/433-4440	1972
Foelster, Mary J. , 2300 S Gilinger Rd, Lafayette PA 19444	e 1976
Fogle, John M. , <i>Vice President</i> , Howard E. Nyhart Co. Inc., 3505 N. Washington Blvd., PO Box 88187, Indianapolis IN 46205 317/823-2391	e 1976
Foley, Robert T. , (A.S.A.), Towers Perrin Forster & Crosby, Centre Square West, 1500 Market St., Philadelphia PA 19102 215/563-4500	e 1967
Folz, James H. , (F.S.A.), 724 S. Calvin, Fergus Falls MN 56537	1977
Forbes, E Dean. , (A.S.A.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., St Louis MO 63105 314/862-7611	1966
Forbes, Leon D. , (F.S.A.), <i>Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Ford, James F. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	1977
Ford, Robert P. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	1977
Forde, Luther O. , (F.S.A., F.F.A.A.), <i>Sr V President & Chief Actuar.</i> , Lutheran Brotherhood, 701 Second Ave. S., 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 215/474-7000	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 Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5000	1969
Forrest, Robert L. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 65 William St., Wellesley Hill MA 02181 617/237-3900	e 1971
Forrester, A Ben. , (F.S.A.), <i>Vice President-Actuarial</i> , Volunteer State Life Ins. Co., P.O. 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
Forsythe, Albert H. , (F.S.A., F.C.I.A.), <i>Second Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2003	1965

	Enrolled
Forte, Edward T. , (F.S.A., M.C.A.), <i>Vice President</i> , Zischke Organization Inc., One Post St., San Francisco CA 94104 415/986-6568	e 1973
Fortier, Brian. , (F.S.A.), Cologne Life Reins. Co., 1200 Bedford St. Stamford, CT 06904 203/327-4220	e 1970
Fortuin, Henry J L. , (F.S.A., F.C.A., F.C.I.A.), 145 Beechwood Rd., Ridgewood NJ 07450	e 1965
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>Sr Vice President & Sr Actuar</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6740	1971
Foster, A. Michael. , (F.S.A.), <i>2nd V. P. & Group Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700	1976
Foster, Allan. , (F.S.A.), <i>Vice President & Actuary</i> , G A Life & W Coast Life Ins Co, PO Box 3892, San Francisco CA 94120 415/392-6760	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 Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Foster, Solveig A. , <i>Actuarial Consultant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019	e 1977
Foster, Wayne R. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, One Boston Pl., Boston MA 02108 617/523-6200	e 1976
Fowler, Bradley C. , (F.S.A.), M & R Services Inc, 1301 Fifth Ave Ste 3600, Seattle WA 98101 206/624-7970	1978
Fowler, Thomas W. , (F.C.A.S.), <i>Vice President & Actuary</i> , North American Reins. Corp., 245 Park Ave, New York NY 10017 212/949-6304	e 1965
Fox, G. Kingsley. , (F.S.A., F.C.I.A.), R.R. #2, Port Carling, Ontario	1967
Fox, Martin S. , (F.S.A.), <i>Second Vp & Associate Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Los Angeles CA 90054 213/742-4242	e 1966
Frackenpohl, Herbert M. , <i>Director-Group Pension Servic</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3085	e 1976
France, Mark S. , (F.S.A.), <i>Actuary</i> , Rudd & Wisdom, Inc., 402 Perry-Brooks Bldg. Austin TX 78701 512/477-5721	1979
Francis, Donald R. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-5434	e 1970
Frank, Martin J. , (A.S.A., F.C.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, Ctr Sq W 1500 Market St, Philadelphia PA 19102 215/563-4500	e 1967
Frank, Michael W. , (F.S.A.), Consulting Actuaries International Inc., 666 Fifth Avenue, New York, NY 10019 212/586-7500	1974

	Enrolled
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>Associate Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7947	1975
Franklin, N. Mathew , (A.C.A.S.), <i>Associate Actuary</i> , Ins Service Office, 160 Water St, New York NY 10038	1966
Frankovich, Ernie , (F.S.A.), <i>Consulting Actuary</i> , 13650 Oakwood Curve, Burnsville MN 55337 612/890-7340	1973
Franks, George V. , (F.S.A.), <i>Assistant Comptroller</i> , Prudential Ins. Co., P. O. Box 300, Iselin NJ 08830 201/877-6000	1967
Franz, Lorraine M. , <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1966
Frasier, Walter E. , <i>Executive Vice President</i> , Actuarial Computer Tech. Inc., 10215 Fernwood Rd., Bethesda MD 20034 301/530-4400	e 1976
Fratello, Barney F. , <i>Actuary</i> , Tudor Kent, 1 Pleasant Ave, Plainview NY 11803	1966
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 & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1977
Fredrickson, Jon H. , (F.S.A., A.C.A.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-3763	e 1968
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
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 V. P. & Director of Financ</i> , ITT Life Ins. Corp., Shelard Tower # 1600, 600 S County Rd 18, Minneapolis MN 55426 612/545-2100	1968
Fresch, Glenn W. , <i>Vice President & Actuary</i> , General Accident Group of Insurance Companies, 414 Walnut Street, Philadelphia PA 19105 215/238-5000	1978
Frese, Richard S. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq. Hartford, CT 06115 203/277-0111	1978
Frey, Gerold , (F.S.A.), <i>Second Vp & Group Actuary</i> , New York Life Ins. Co., 51 Madison Ave., 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>Actuarial Assistant</i> , G B Buck Consulting Actuaries, 150 S. Wacker Dr., Chicago IL 60606	e 1978
Friedman, Jacob , (A.S.A.), PO Box 35308, Houston TX 77035	1968
Friedman, Lloyd K. , (F.S.A., F.C.A.), <i>President</i> , Consulting Actuary Inc., 1770 St. James Pl. #219, Houston TX 77056 713/622-6441	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

97

Enrolled

Friedrichsen, Detleff F. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	1974
Friedstat, Charles D. , (F.S.A.), <i>Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5056	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> , Consulting Actuary, 1569 Broadview Ter, Columbus OH 43212 614/488-0977	1967
Fruchtenicht, Ronald D. , <i>Actuarial Assistant</i> , Modern Woodmen of America, 17th St. at Mississippi, Rock Island IL 61202 309/786-6481	1976
Fritz, John F. , (F.S.A.), <i>Vice President</i> , Tillinghast, Nelson & Warren, 660 Newport Center Dr., Newport Bch CA 92660 714/640-4900	1976
Frohne, James A. , (A.S.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 Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5394	e 1976
Frucella, John J. , (F.S.A.), <i>President</i> , Hill Country Life Ins. Co., P.O. Box 9443, 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 Actuary</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., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1976
Fuhlrodt, Norman T. , (F.S.A.), 16531 Carousel Lane, Huntingtn Bch CA 92649	1965
Fuhrmann, Curt L. , (F.S.A.), <i>Vice President & Actuary</i> , Time Ins. Co., 515 W. Wells St., Milwaukee WI 53201 414/271-3011	1977
Fuller, Russell M. , (A.S.A.), <i>Vice President & Actuary</i> , Hutchison & Assoc. 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>Individual Actuary</i> , American Health & Life Ins., 300 St. Paul Pl., Baltimore MD 21202 301/332-3708	1977
Funk, Robert A. , (A.S.A.), <i>Assistant Director-Acturial Services</i> , A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1979
Furlin, Richard , (F.C.A.), 247 Forest Ave., Glen Ridge NJ 07028	e 1966
Furlong, Henry T. , (F.S.A.), <i>2nd Vice President & Actuary</i> , U.S. Life Corp., 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Fusco, Michael , (F.C.A.S.), <i>Assoc Actuary & Manager</i> , Ins. Services Office, 160 Water St., New York City NY 10038 212/487-4912	1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

G

- Gabel, John D.**, *President*, Retirement Plans Inc., 239 Hanna Bldg., Cleveland OH 44115 216/781-7634 e 1976
- Gabler, E Richard**, *Director of Customer Service*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Bloomfield CT 06002 203/243-8811 e 1976
- Gabriel, A Gerald**, (F.C.A., F.F.A.A.), Gabriel Roeder Smith & Co., 2090 First National Bldg, Detroit MI 48226 313/961-3346 1965
- Gadient, Frank J.**, (F.F.A.A.), 10901 Willowbrook Dr., Sun City AZ 85351 1965
- Gagnon, Jeffrey W.**, *Actuarial Consultant*, John Hancock Mutual Life Ins., John Hancock Pl., P O Box 111, Boston MA 02117 617/421-4477 e 1976
- Gaines, Nathaniel**, (F.S.A., F.C.A., F.C.I.A., A.C.A.S.), *Vice Pres & Consulting Actuar*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1965
- Gaioni, Roger B.**, (F.S.A.), *Vice President & Actuary*, Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 e 1965
- Galko, Joseph R.**, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06150 203/273-0123 e 1965
- Gall, John**, (A.S.A., F.F.A.A.), 1618 S Sanders, Appleton WI 54911 1965
- Gallagher, Michael E.**, (A.S.A.), *Actuarial Assistant*, Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2211 e 1976
- Gallagher, Robert R.**, (F.S.A., F.C.I.A.), *President*, North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6090 1967
- Gallagher, Thomas L.**, (F.C.A.S.), *Vice President & Sr. Actuary*, Booke & Co., 6535 E. 82nd St. Ste. 210, Indianapolis IN 46250 317/842-1681 1978
- Galloway, C T P.**, (F.S.A., F.C.I.A.), *President*, National Life Assur. Co., 522 University Ave., Toronto Ont 416/598-2122 1968
- Galloway, Harvey S.**, (F.S.A.), *Vice President*, Nationwide Corp., One Nationwide Plaza, Columbus OH 43216 614/227-7662 1966
- Gamble, Bryant O.**, (A.S.A.), *Asst Vice Pres & Assoc Actuar*, Monarch Life Ins. Co., 1250 State St., Springfield MA 01111 413/785-5811 1977
- Gamble, Steven Rae**, (F.S.A.), *Consultant*, Towers, Perrin, Forster & Crosby, 940 One Main Place, Dallas, TX 75250 e 1979
- Gamerding, Charles W.**, (F.S.A.), 23 Westwood Road, W Hartford CT 06117 1965
- Games, C Dale**, (F.S.A.), *Vice President & Actuary*, North American Ins. Co., P. O. Box 1319, Richmond VA 23210 804/643-7111 1978
- Gammill, Glen M.**, (F.S.A.), *Partner*, Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700 1970

Members

99

	Enrolled
Gandrud, Robert P. , (F.S.A.), <i>Vice Pres Marketing Services</i> , Lutheran Brotherhood, 701 Second Ave. S., Minneapolis MN 55402 612/340-0211	1975
Gannon, Donald F. , <i>Actuarial Supervisor</i> , Compensation & Capital Inc., 49 Sherwood Terr., Suite L, Lake Bluff IL 60044 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
Garand, Christopher P. , (F.C.A.S.), <i>Asst. Vice President & Actuar</i> , American Reinsurance Co., One Liberty Plaza, New York NY 10006 212/766-6952	1977
Garber, Harry D. , (F.S.A.), <i>Executive Vice President</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Gardiner, James B. , (F.S.A., A.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, Herbert S. , (F.S.A.), Box 92, Hancock NH 03449	e 1965
Gardner, John R. , (F.S.A., F.C.I.A.), <i>Vice President, Group</i> , Sun Life Assur. Co., P.O.Box 6075, Montreal Que 617/237-6030	1973
Garfield, Owen J. , (F.S.A., F.C.I.A.), <i>Vice President & Group Actuary</i> , Life Ins. Co. of North America, 1600 Arch St., Philadelphia PA 19101 251/241-3598	1976
Garfield, Ralph. , (A.S.A.), <i>Chairman Actuarial Science Di</i> , The College of Insurance, 123 William St, New York NY 10038 212/962-4111	e 1966
Garfin, Louis. , (F.S.A.), <i>Vice President & Chief Actuar</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92663 714/640-3066	e 1965
Garland, Frederick J., Jr. , (F.S.A.), <i>Senior Actuarial Assistant</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	1978
Garner, Richard W. , (F.S.A.), <i>Associate Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-7683	1977
Garnett, Wayne W. , (A.S.A.), 8422 Washington Blvd, Indianapolis IN 46240	1966
Garrett, Harper L., Jr. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 10036 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. , (F.S.A.), <i>Actuarial Associate</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/775-4411	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Gathers, Jeffrey L. , (F.S.A.), <i>Assistant Vice President</i> , New England Mutual Life Ins., 501 Boylston St, Boston MA 02117 617/266-3700	1976
Gaudry, Garry L. , (F.S.A., F.C.I.A.), <i>Superintendent-Agencies-US</i> , Confederation Life Ins. Co., 321 Bloor St. E., Toronto Ont 416/967-8111	1976
Gauer, Donald L. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Sun Life Assur. Co., P.O. Box 6075, Montreal Que 514/866-6411	1973
Gauld, Edwin S. , (F.S.A.), <i>Senior Consultant</i> , A. S. Hansen Inc., 529 5th Ave., New York NY 10016 212/490-3371	e 1970
Gavrity, John D. , (F.S.A.), <i>Vice President & Chief Actuar</i> , U.S. Life Corp., 125 Maiden Lane, New York NY 10038 212/425-8010	1970
Gayda, Joseph J. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 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 the Americas, New York NY 10020 212/997-7171	e 1977
Gehrig, Jule L. , (F.S.A.), <i>Vice Pres & 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
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., F.C.I.A.), <i>Executive Vice President</i> , Gilles Blondeau & Co., 612 St. Jacques St. W., Montreal Que 514/288-8711	e 1977
Gensler, David I. , Madison Pension Services Inc., 470 Mamaroneck Ave., White Plains NY 10605 212/355-4490	e 1977
George, Fran , (F.S.A.), <i>Vice President & Chief Actuar</i> , Texas Life Ins. Co., PO Box 830, Waco TX 76701 817/752-6521	e 1971
Gereb, Daniel L. , (A.S.A., F.C.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs NJ 07632 201/567-0001	e 1966
Germain, James B. , (F.S.A., F.C.A.), <i>Executive Vice President</i> , Kass Germain & Co., 3570 Warrensville Ctr. Rd, Shaker Hts OH 44122 216/921-2900	e 1966
Germann, John R. , (F.S.A.), <i>Asst. V. P.-Corporate Systems</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1161	e 1971
Germond, Arthur , (A.S.A.), <i>Germond, Arthur</i> , Equitable Life Assur. Soc., 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 Bldg., Suite 1606, Fort Worth TX 76102	e 1966

Members

101

Enrolled

- Gersie, Michael H.**, (F.S.A., F.C.A.S.), *Assistant Actuary*, Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5486 e 1975
- Gerundo, Louis P.**, (F.C.A.S.), *Assistant Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-2370 1975
- Gesler, William**, (F.S.A.), USAA Life Ins. Co., USAA Bldg., San Antonio TX 78288 512/690-2211 1978
- Gesner, Norman B.**, (F.C.A.), *Consulting Actuary*, 4135 Golden Eagle Dr., P. O. 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
- Geuder, Douglas M.**, (F.S.A.), *Dir of Strategic Planning*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811 1977
- Gewirtz, Paul A.**, (F.S.A., F.C.A.), *Consultant*, Towers Perrin Forster & Crosby, 1100 Superior Ave., Cleveland OH 44114 216/696-8400 e 1971
- Giancola, William T.**, (F.S.A.), *Vice President & Actuary*, INA Life Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-3567 e 1971
- Gianino, John J.**, (F.S.A., F.C.I.A.), *Vice President*, John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-2264 1965
- Gibbs, Donald A.**, (F.S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-2292 1978
- Gibbs, Richard L.**, (F.S.A.), *Associate Actuary*, Tiaa/Cref, 730 Third Ave., New York NY 10017 212/490-9000 e 1974
- Gibney, Lawrence J.**, (A.S.A.), *Actuary*, State of Florida, Div. of Retirement, 530 Carlton Bldg., Tallahassee FL 32304 e 1966
- Gibson, Charles T.**, (A.S.A.), *Vice President & Actuary*, 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.), *Vice President & Actuary*, Colonial Penn Life Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 215/854-8237 1968
- Gibson, Keath P.**, (A.S.A.), *Chief Actuary*, American Tel. & Tel. Co., P.O. Box 2016 Rm. 4A1116, New Brunswick NJ 08903 201/699-7595 e 1969
- Gibson, Thomas R.**, (F.S.A.), *Actuarial Vice President*, Farm Bureau Life Ins. Co., 5400 University Ave., W Des Moines IA 50265 515/225-5770 e 1973
- Gibson, William D.**, *President*, William D. Gibson Consultants, 7211 S.W. 62nd Ave., South Miami FL 33143 305/661-4224 e 1976
- Giegerich, William E., Jr.**, (F.S.A., F.C.A.), *Consulting Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1972

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Gies, John F. , (F.S.A.), <i>Associate Actuary</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 549-4111	1978
Giesinger, Ronald P. , (F.S.A., F.C.I.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 800 Dorchester Blvd. W., Montreal QUE	e 1968
Gifford, Dale L. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1977
Gilbert, Daton , (F.S.A.), 10 Thomson Rd, W 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.), <i>Assistant Vice President</i> , Woodward Ryan Sharp & Davis, 3 Park Ave., New York NY 10016 212/689-4100	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
Giles, L Timothy , (F.S.A.), <i>Vice President & Life Actuary</i> , Beneficial Standard Life Ins., 3700 Wilshire Blvd., Los Angeles CA 90010 213/381-8262	e 1970
Gill, Ardian , (F.S.A., F.C.I.A.), <i>Vice President & Principal</i> , Tillinghast, Nelson & Warren, 633 Third Ave., Suite 2000, New York NY 10017 212/986-5105	e 1965
Gill, James F. , (A.C.A., A.C.A.S.), <i>Actuary</i> , Westfield Ins. Cos., 1 Park Circle, Westfield Ctr OH 44251 216/887-0137	1966
Gillam, William S. , (F.C.A.S.), <i>Associate Actuary</i> , Ins. Services Office, 160 Water St., New York NY 10038 212/938-4245	1965
Gillespie, Hugh , (F.C.A.), <i>Sr. V. P. & Consulting Actuar</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 Ins. Co., CNA Plaza, Chicago IL 60604 312/822-5000	1965
Gilligan, James T. , <i>Consultant</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1970
Gillis, Wayne A. , (A.S.A.), <i>Sr 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>Associate Consultant</i> , Coopers & Lybrand, 100 Federal St., Boston, MA 02110 212/489-1100	e 1979
Gilman, Paul H. , (F.S.A.), <i>Vice President & Actuary</i> , Western Travelers Life Ins., 555 Northgate Dr., San Rafael CA 94902 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.), 1016 Se. 25th Ter., Cape Coral FL 33904	1965
Gingrich, Clyde E. , (F.S.A.), <i>Consulting Actuary</i> , Conrad M. Siegel Inc., 500 Nationwide Dr. #100, Harrisburg PA 17110 717/652-5633	e 1977

Members

103

	Enrolled
Ginsberg, Stephen R. , <i>Associate Actuary-Systems</i> , Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600	e 1976
Ginsburgh, Harold J. , (F.C.A.S.), PO Box 2264, Laguna Hills CA 92653	1965
Gittings, Kenneth L. , (F.S.A.), <i>Chief Actuary Life Division</i> , Integrated Resources Inc, 295 Madison Ave, New York NY 10017	1966
Givens, Harrison, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	e 1965
Gladstone, David M. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Hazlehurst & Assoc. Inc., 400-108th Ave NE Ste 414, Bellevue WA 98004 206/455-9272	e 1973
Glanz, Milton P. , (A.S.A.), <i>Actuary</i> , Social Security Admin, 10261 Windstream Dr, Columbia MD 21044	e 1969
Glasgow, James E. , (A.S.A., F.C.A.), Tillinghast, Nelson & Warren, 13601 Preston Rd., Dallas TX 75240 214/233-9604	e 1966
Glasgow, William G. , <i>Senior Consultant</i> , Meidinger & Assoc. Inc., 3333 N. Mayfair Rd., Room 307, Wauwatosa WI 53202 414/276-9080	e 1976
Glass, John T. , (F.S.A., F.C.I.A.), <i>Vice President & Controller</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., 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
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> , John Glenn, Actuary, 1021 Springdale Rd. N.E., Atlanta GA 30306 404/378-3613	e 1972
Glickman, Morris A. , (A.S.A.), <i>Associate Actuary</i> , Martin E. Segal Co., 730 Fifth Ave, New York NY 10019 212/586-5600	e 1971
Gloggner, Frank J. , (F.S.A.), <i>Vice President & Actuary</i> , Commercial Bankers Life, 1401 Dove St. Ste. 550, Newport Beach CA 92704 714/540-9139	1977
Glynn, John , (F.S.A.), <i>Associate Actuary</i> , Equitable General Life Ins. Co, 1700 Old Meadow Rd., McLean VA 22101 703/821-3900	1978
Gobes, James A. , (F.S.A.), <i>Vice President & Secretary</i> , Hooker & Holcombe Inc., 65 La Salle Rd., W Hartford CT 06107 203/521-8400	e 1965
Goddard, Alan C. , (F.S.A.), <i>Second Vice President</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Goddard, Daniel C. , (F.C.A.S.), <i>Associate Actuary</i> , Industrial Indemnity Co., 255 Claifornia St., San Francisco CA 94120	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>Supervisor</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1976
Goetsch, Clifford , (A.S.A.), <i>Vice President Group</i> , United States Life Ins. Co., 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 45239 513/621-5757	e 1976
Gold, Barbara R. , (F.S.A.), <i>Associate Actuary</i> , Guardian Life Ins. Co., 201 Park Ave. S., New York NY 10956 212/473-3000	1975
Gold, Jeremy , (F.S.A.), <i>Assistant Vice President</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 10036 212/575-8000	e 1978
Gold, Melvin L. , (F.S.A., F.C.I.A., A.C.A.S., 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>2nd Vice President & Actuary</i> , Capital Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	1966
Goldberg, David , <i>V.P.-Ins. Operations & Actuar</i> , Farmers & Traders Life Ins., 960 James St., Syracuse NY 13201 315/471-5656	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>VP & Actuary</i> , Thompson Pnsn Employ Plan Inc, 430 Park Ave, New York NY 10022	e 1966
Goldberg, Michael C. , (A.S.A., A.C.A.), <i>President</i> , Financial Data Planning Corp., 2670 Tigertail Ave. #115, Miami FL 33133 305/858-1675	e 1968
Goldberg, Milton J. , (F.S.A.), <i>VP & Assoc Editor of Probe</i> , 830 Westminster Ave., Hillside NJ 07205 201/354-7734	1965
Golden, Jerome , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Variable Life Ins., 1285 Ave. of the Americas, New York NY 10019 212/554-3952	1971
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>Coopers & Lybrand</i> , 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

105

Enrolled

Goldman, Gene A. , (F.S.A.), <i>Assistant Actuary Group Div</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1977
Goldman, Martin E. , (F.S.A.), <i>Associate Actuary</i> , American General Life Ins. Co., P.O. Box 1931, Houston TX 77001 713/522-1111	1978
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>Actuarial Associate</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	1966
Goldthorpe, R A. , (F.S.A., F.C.I.A.), <i>General Manager&Group Actuary</i> , Eaton/Bay Financial Services, 1235 Bay Street, Toronto Ont 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> , Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/842-6258	1976
Goode, Robert B. , (F.S.A., A.C.A., F.F.A.A.), <i>Exec Vp & Chief Operating Off</i> , Hartford Life Ins. Co., 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	1970
Goodell, Keith J. , (F.S.A.), <i>Consulting Actuary</i> , Hooker & Holcombe Inc., 65 La Salle Rd., W Hartford CT 06107 203/521-8400	e 1977
Goodfarb, Lenard E. , (F.S.A., F.F.A.A.), <i>Consulting Actuary</i> , Eastern Pension Assoc. 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 , Conn. Mutual Life Ins. Co., 400 Starks Bldg., Louisville KY 40202 502/585-2082	e 1976
Goodrich, Clarence R. , (F.S.A.), 3838 Castleman Ave, St Louis MO 63110	1965
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.), <i>Executive Vice President</i> , Charles G. Bentzin Assoc. Inc., 234 N. Central Ave. #646, Phoenix AZ 85004 602/257-8855	e 1969
Gordon, Maurice D. , <i>Assistant Vice President</i> , William M. Mercer Inc., 1430 Northstar Center, Minneapolis MN 55402 612/336-5371	e 1976
Gordon, Neil B. , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10956 212/490-9000	e 1966
Gordon, Norman V. , (F.S.A.), <i>Assistant Vice President</i> , Life Ins. Co., of North America, 1600 Arch St., Philadelphia PA 18974 215/241-3770	1970

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Gordon, Ross C. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , Gordon & Assoc., 44 Montgomery St., San Francisco CA 94104 415/421-7575	e 1975
Gossrow, Robert W. , (A.C.A.S.), <i>Casualty Actuary</i> , Ill Dept of Insurance, 213 E Monroe, 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 Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1978
Gottstein, Adolph J. , <i>Asst Director of Employee Ben</i> , American Home Products Corp., 685 Third Ave., New York NY 10017 212/986-1000	e 1976
Gould, Donald E. , (A.C.A.S.), <i>Associate Actuary</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/687-1870	1966
Gould, John B. , (F.S.A., F.C.I.A.), <i>Associate Group Actuary</i> , Sun Life Assur. Co., 1 Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030	e 1971
Gould, John C. , (F.S.A.), <i>Vice President & Chief Actuar</i> , Pacific Fidelity Life Ins. Co., 10100 Santa Monica Blvd., Los Angeles CA 90067 213/553-2211	1966
Gould, William , (F.S.A.), 117 Beaumont St, Brooklyn NY 11235	1965
Goulette, Judith A. , (A.S.A.), <i>Consultant</i> , Hewitt Assoc., 445 S. Figueroa St., Los Angeles CA 90071 213/620-0213	e 1977
Gove, David W. , <i>Consultant</i> , William M. Mercer Inc., 600 Grant St. #5575, Pittsburgh PA 15219 212/997-7171	e 1976
Gowdy, Robert C. , (F.C.A.S.), <i>Vice President</i> , Industrial Indemnity Co., 255 California St., San Francisco CA 94120 415/986-3535	1972
Grace, Dave J. , (F.S.A., F.C.I.A.), <i>Actuary</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2860	1976
Grace, Walter L. , (F.S.A.), [Vice-President], <i>Vice-President & Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	e 1965
Grady, David J. , (F.C.A.S.), <i>Secretary & Associate Actuary</i> , North American Reins. Corp., 245 Park Ave., New York NY 10017 212/949-6195	1972
Grady, John H. , (F.S.A., F.C.I.A.), <i>Principal</i> , Coopers & Lybrand, 2500 Anaconda Tower, Denver CO 80202 303/573-5500	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 Co., 711 High St., 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

Members

107

Enrolled

Graham, Gary G. , (A.S.A.), <i>Vice President & Actuary</i> , Federal Life & Casualty Co., 78 W. Michigan Ave., Battle Creek MI 49015 616/965-7351	1969
Graham, Martha B. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., P. O. Box 27601, Richmond VA 23261 804/281-6516	1969
Graham, Timothy L. , (F.C.A.S.), <i>Staff Actuary</i> , St. Paul Fire & Marine, 385 Washington St., St. Paul MN 55102	1978
Grainger, Vincent , (A.S.A.), <i>Assistant Secretary</i> , Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90051 213/933-8211	1966
Grambor, Henry S. , 19625 Palo Verde Dr, Sun City AZ 85373	1977
Grant, Dale B. , (A.S.A.), <i>V. P. & Associate Actuary</i> , Martin E. Segal Co., 730 Fifth Ave, 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
Grant, Peter G. , (F.S.A., F.C.I.A.), <i>Vice President</i> , Towers, Perrin, Forster & Crosby, 110 Jermyn St, London	e 1974
Grantier, John W. , (F.S.A.), <i>Vice President-Sr Actuary</i> , Booke & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	1970
Gratwohl, Robert W. , <i>Manager</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019	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 Actuar</i> , Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 219/424-5421	e 1965
Gravitz, David , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1966
Gray, J Ross , (F.S.A., F.C.I.A.), 118 Hillsdale Ave W, Toronto Ont	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, 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>Vice President</i> , Mass. Mutual Life Ins. Co., 1295 State St., 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, O. David, III , (F.S.A., F.C.A., F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., St. Louis MO 63105 314/862-7611	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Green, Frederick M. , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1972
Green, Jay W. , (A.C.A.), <i>Director of Operations</i> , Country Mutual Ins. Co., 5300 S. 360 W., Salt Lake City UT 84107 801/261-2424	1966
Green, Philip A. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Hay Huggins, 1 Maritime Plaza, San Francisco CA 94111 415/434-1446	e 1974
Green, Sidney A. , (F.C.A.), <i>Assistant Commissioner</i> , State Ins. Division of MD, 1 S Calvert St, Baltimore MD 21202 301/383-5664	1965
Greenberg, Allan D. , (F.S.A., F.C.I.A.), <i>Manager, Ins. Consulting</i> , Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700	1975
Greene, Curtis D. , (F.S.A.), <i>Vice President & Actuary</i> , Columbus Mutual Life Ins., 303 E. Broad St., Columbus OH 43215 614/221-5875	e 1965
Greene, Edward , (A.S.A.), <i>Vice President & Assoc Actuar</i> , Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600	e 1971
Greene, Thomas A. , (A.C.A.S.), <i>President</i> , J. H. Lea & Co. Inc., 523 E. Putnam Ave., Greenwich CT 06830 203/661-5060	1966
Greenlee, Harold R. , (F.S.A.), <i>V. P. & Assistant Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6498	1965
Greenstein, Merrill S. , (A.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Greenstein, Michael R. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3448	e 1972
Greff, Herbert D. , <i>Partner</i> , Meeks & Co., 921 Chatham Ln., Columbus OH 43221 614/451-9750	e 1976
Grefig, James J. , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1978
Gregoire, Jean , (F.S.A., F.C.I.A.), <i>Group Pension Actuary</i> , Sun Life Assur. Co., P.O. Box 6075, Montreal Que 514/866-6411	e 1974
Gregory, C William , (F.S.A., F.C.A.), <i>Partner</i> , Hewitt Assoc., 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	1972
Grenier, Richard R. , <i>Assistant Vice President</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 03842 617/421-0421	e 1976
Gresham, Bryan B. , (F.S.A.), <i>Divisional Actuary</i> , Meidinger & Assoc. Inc., P. O. Box 27506, Richmond VA 23261 301/997-4244	e 1965
Greville, Thomas N E. , (F.S.A.), <i>Prof Mathematics Research Ctr</i> , University of Wisconsin, 610 Walnut St, Madison WI 53706 608/263-2657	1965
Grice, Marcella L. , <i>Pension Actuarial Consultant</i> , Fidelity Mutual Life Ins. Co., So. Penn Square, Philadelphia PA 19101 215/585-8133	e 1978

Members

109

	Enrolled
Grieve, Alexander T., (F.S.A.), <i>Vice President</i> , 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.), <i>Consulting Actuary</i> , 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.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Bloomfield CT 06152 203/243-8811	1971
Grindley, Robert W., (F.S.A., F.C.I.A.), <i>Director</i> , William M. Mercer Ltd., 140 6th Ave. S.W., Calgary ALTA	e 1966
Grippa, Anthony J., (F.C.A.S.), <i>Actuary</i> , Natl Council -Compensation Ins, One Penn Plaza, New York NY 10001 212/560-1000	1978
Griswold, Gerald W., (F.S.A.), <i>2nd Vp Group Actuarial</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92663 714/640-3072	1970
Grodeck, Frederick A., <i>Actuarial Manager</i> , A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1976
Groenendijk, A J, (A.C.A.), <i>Assistant Actuary</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000	e 1976
Groeschell, Charles G., (F.S.A.), 1333 East Standish Place, Milwaukee WI 53217	1965
Grogan, John M., <i>Off Manager & Consultant</i> , A. S. Hansen Inc., 700 N. Water St., Milwaukee WI 53202 224/276-3254	e 1976
Groot, Steven L., (F.C.A.S.), <i>Actuarial Res Manager</i> , Allstate Ins. Co., 321 Middlefield Rd., Menlo Park CA 94025 415/324-2721	1975
Grosh, Allan J., (F.S.A., F.C.I.A.), <i>Actuary & Manager</i> , The Wyatt Co., 7900 Xerxes Ave. S., Suite 1240, Minneapolis MN 55431 612/835-5435	e 1970
Grosheider, James W., (F.S.A.), <i>Assoc Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1972
Gross, Daniel J., (F.S.A.), <i>President</i> , Colonial Penn Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 215/854-8345	1971
Gross, Harry, (F.S.A.), <i>Associate Actuary</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 212/482-5394	e 1976
Gross, Michael R., (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	e 1978
Gross, Thomas K., (F.S.A.), <i>Actuary</i> , The Lafayette Life Ins Co, 2203 S 18th St, Lafayette IN 47902 317/474-3416	1975
Grossman, Eli A., (F.S.A., A.C.A.S.), <i>Senior Vice President</i> , Security Conn. Life Ins. Co., Security Dr., Avon CT 06001 203/677-8621	e 1965
Grossman, Sheldon L., <i>Vice President</i> , Actuarial Computer Tech Inc., 6410 Rockledge Dr., Bethesda MD 20034 301/530-4400	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Grossnickle, Arden R. (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Washington National Ins. Co., 1630 Chicago Ave., Evanston IL 60201 312/866-3006	1965
Groth, Alton O. (F.S.A.), <i>Consulting Actuary</i> , Stennes & Assoc., Inc., 619 Savings & Loan Bldg., Des Moines IA 50309 515/244-4152	e 1965
Groth, Charles D. (A.S.A.), <i>Group Actuary</i> , Gulf Life Ins. Co., 1301 Gulf Life Dr., Jacksonville FL 32207 904/399-8800	1967
Grover, Myles L. (F.S.A.), <i>Chairman</i> , Johnson & Higgins, P. O. Box 4238, Honolulu HI 96813 808/538-1115	e 1965
Groves, William E. (F.C.A., F.C.A.S.), <i>Owner</i> , W E Groves Consulting Actuary, 508 Frenchmen St, New Orleans LA 70116 504/947-5551	e 1965
Grubbs, Donald S., Jr. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 1050 17th St. N.W., Suite 250, Washington DC 20036 202/296-7264	e 1965
Grubbs, Gordon. (F.S.A.), P. O. Box 1588, Austin TX 78767 512/345-5283	1968
Grunthal, Peter F. (A.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 2101 L St. N.W., Suite 400, Washington DC 20037 202/466-4440	e 1978
Gruson, A Allan. (A.S.A.), 713 Bruce Dr, E Meadow NY 11554	1971
Guarnera, Robert E. <i>Vice President</i> , Pension Designs Inc, 88 S Bedford Rd, Mt Kosco NY 10549	e 1976
Gubar, Albert. (F.S.A.), <i>V P & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Gucciardi, Joan A. <i>Executive Vice President</i> , Emjay Corp., P. O. 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	1965
Guiliana, Joseph V. (F.S.A., A.C.A.), <i>Vice President</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 10036 212/575-8000	e 1970
Gummere, John. (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Ins., 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.), 1142 Swanston Dr, Sacramento CA 95818	1965
Gunzer, Barbara S. <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976

Members

111

	Enrolled
Gupta, Om K. , (A.S.A.), North Carolina Mutual Ins. Co., Mutual Plaza, Durham NC 27707 919/682-9201	1978
Gupta, Veena N. , Sr Statistical Analyst, Travelers Inc. Co., One Tower Sq., Hartford CT 06117 203/277-0111	e 1976
Gustafson, Dale R. , (F.S.A.), [President], Vice President & Actuary, Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	e 1965
Gustafson, Kenneth G. , (F.S.A.), Actuary, Public Employees' Retirement Sys, 1431 3rd Street, Apt 17, Sacramento CA 95814	e 1970
Gutter, Miriam , (A.S.A.), Actuary, W M Mercer A Div of M & M Inc, 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1971
Guterman, James M. , (F.S.A.), Assistant Vice President, Huggins & Co., 101 Pearl St., Hartford, CT 06103	1970
Guterman, Sam , (F.S.A., A.C.A.S.), Actuary, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4789	1975
Gwidt, Gary J. , Consultant, Meidinger & Assoc. Inc., 20 N. Wacker Dr., Suite 1800, Chicago IL 60606 312/332-5397	e 1976
Gysbers, Elsie L. , (F.S.A.), Administrative Assistant, Avco Financial Ins. Group, 620 Newport Center Dr., Newport Beach CA 92660	1978

H

Haak, Daniel H. , (F.S.A.), Vice President & Actuary, Victory Life Ins. Co., 6300 W. 8th St., Topeka KS 66603 913/357-6151	1976
Haakenstad, Dale L. , (F.S.A.), President, Western States Life Ins. Co., P.O. Box 2907, Fargo ND 58102 701/237-5700	e 1965
Haas, Steven J. , (A.S.A.), Actuarial Consultant, William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6746	e 1976
Haase, Carl A. , (F.S.A.), President, IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-2568	1965
Haasl, Donald L. , (F.S.A.), Asst. Vice President & Actuar, CUNA Mutual Ins. Soc., 5910 Mineral Point Rd., Madison WI 53701 608/238-5851	1975
Habeck, Charles , (F.S.A.), Consulting Actuary, Milliman & Robertson Inc., 200 Executive Dr., Suite 3600, Brookfield WI 53005 414/784-2250	1972
Haberstroh, Jon A. , (F.S.A.), Vice President & Actuary, Atlas Life Ins. Co., P.O. Box 1919, Tulsa OK 74102 918/583-0111	1971
Hachemeister, Charles A. , (F.C.A.S.), Vice President - Actuarial, Prudential Reins. Co., P.O. Box 908, Newark NJ 07101 201/877-8846	1969
Hackman, Patricia W. , Senior Consultant, Peat Marwick Mitchell & Co., 1500 Walnut St., Philadelphia PA 19102 215/893-4717	e 1976
Hadigian, William , (F.S.A., F.C.I.A.), Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 18901 215/569-2000	e 1965

	Enrolled
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>V. P. Business Development</i> , Lutheran Mutual Life Ins. Co., Heritage Way, Waverly IA 50677 319/352-4090	1977
Hagewood, William D , (A.C.A.), <i>Sr Vice Pres Administration</i> , American Defender Life Ins Co., 900 Wade Ave., Raleigh NC 27605 919/821-1100	e 1966
Hahn, Joseph W , (F.S.A.), 5200 Valerie St, Bellaire TX 77401	1965
Hailey, Carol A , <i>Actuarial Supervisor</i> , Huggins & Co., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1978
Haines, Bernard S , (A.C.A.), <i>Vice President & Actuary</i> , Presbyterian Ministers Fund, 1809 Walnut St, Philadelphia PA 19103 215/568-5935	1966
Haire, James R , (F.S.A.), <i>Associate Actuary-Pensions</i> , Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 402/467-1122	e 1974
Hale, Michael A , (F.S.A., F.C.I.A.), <i>Director-Marketing Planning</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont 416/923-6661	1975
Haley, James B., Jr. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employee Benefits Ins. Co., 66 E. Rosemary St., San Jose CA 95112 408/288-6011	1965
Hall, E Kent , Buchanan & Lewis Inc, 7540 LBJ Freeway, Suite 634, Dallas TX 75251	e 1977
Hall, Gordon M , (F.S.A., F.C.I.A.), <i>Vice President</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000	1976
Hall, James A., III , (F.C.A.S.), <i>Vice President/Actuary</i> , Aig Risk Management, 70 Pine St., New York NY 10005 212/791-9381	1975
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, Sherrill G , (F.S.A.), <i>Vice President & Assoc Actuar</i> , Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2404	e 1969
Hall, William R , (F.S.A.), Powers Carpenter & Hall Inc., 7701 Forsyth Blvd., St Louis MO 63105 314/725-0114	e 1965
Hallenbeck, Gary T , (F.S.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 11024 212/661-5080	e 1977
Hallett, Arthur L , (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 3190 U S Steel Building, 600 Grant St, Pittsburgh PA 15219 412/281-2506	e 1974

Members

113

	Enrolled
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 & Asst. Actuar</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6652	1965
Halpern, Emanuel, (F.S.A.), <i>Associate Actuary</i> , Lone Star Life Ins. Co., P O Box 35047, Dallas TX 75235 214/351-3751	1965
Halstead, Burnett, (F.S.A.), <i>Federal Kemper Life Assur. Co.</i> , Kemper Ins. Bldg., Long Grove IL 60049 312/540-2000	e 1965
Halvorson, William A, (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005	e 1965
Ham, Ronald, (F.S.A.), <i>Associate Actuary</i> , Security Life & Accident Co., Security Life Bldg., Denver CO 80202 303/534-1861	1965
Hamano, Roshdi A, (A.S.A.), <i>Pension Coordinator</i> , World Bank, 1818 H St. N.W., Washington DC 20016 202/477-6696	e 1969
Hamilton, Curtis D, <i>President</i> , Triad, 210 S Juniper Suite 100, Escondido CA 92025	e 1976
Hamilton, James C, (F.S.A.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1972
Hammer, Sidney M, (A.C.A.S.), <i>Assistant Actuary</i> , Home Life Ins. Co., 59 Maiden Ln., New York NY 10008 212/233-6400	1966
Hancock, Edward B., <i>Consulting Actuary</i> , Hancock Enterprises, P.O. Box 32374, Phoenix AZ 85064	1966
Hand, Gerald C, <i>Vice President & Actuary</i> , Independent Life & Accident, One Independent Dr., Jacksonville FL 32276 904/358-5670	1970
Hand, Katharine M, (F.C.A.), 3556 Cornwall Dr., Lexington KY 40503	1965
Handley, Thomas L, (F.S.A.), <i>Group Actuary</i> , Wisconsin Life Ins. Co., 709 N. Segoe Rd., Madison WI 53705 608/238-5841	1977
Haneberg, Ronald L, (F.S.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1971
Hanf, Duane F, (F.S.A.), <i>Assistant Vice Pred & Actuary</i> , Johnson & Higgins, 2324 IDS Center, Minneapolis MN 55402 612/338-0681	e 1976
Hanhan, Mary Beth, <i>Consultant</i> , The Wyatt Co., 100 Prospect St., Stamford CT 06901 203/356-1220	e 1976
Hanlin, H Carey, (F.S.A.), <i>President</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1606	1965
Hanna, Louis B, (F.S.A.), <i>Chief Actuary</i> , Columbus Mutual Life Ins. Co., One Columbian Mutual Pl., Binghamton NY 13902 607/724-2472	1970
Hannaford, Jack M, (F.S.A.), <i>Second V P & Assoc Actuary</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/843-8700	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Hanselmann, Jay B. , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1966
Hansen, Charles J. , <i>Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 696-6250	e 1976
Hansen, Janet. , <i>Benefit Cost Advisor</i> , Mobil Oil Corp., 150 E. 42nd St., New York NY 10017 212/883-4080	e 1977
Hansen, Reuben G. , <i>Manager Actuarial Reports</i> , Washington National Ins. Co., 1630 Chicago Ave., Evanston IL 60201 312/866-3183	1966
Hansen, Thomas D. , <i>Fringe Benefits Design Inc.</i> , 9229 Ward Pkwy Ste 255, Kansas City MO 64114 816/333-8774	e 1976
Hanson, H Donald , (F.C.A.S.), <i>Consulting Actuary</i> , 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.), <i>President</i> , J Ross Hanson Inc., 1133 15th St. N.W., Washington DC 20005 202/785-4995	e 1965
Hanson, John , (F.S.A., F.C.A.), The Wyatt Co., 233 S. Wacker Dr., Sears Tower Suite 5600, Chicago IL 60606 312/876-1616	e 1965
Hanson, Peter M. , (F.S.A.), <i>National Investors Life Ins.</i> , 2nd & Broadway, Little Rock AK 72201 501/376-3261	e 1973
Hanson, Richard L. , <i>Actuary</i> , Federated Ins. Co., 129 E. Broadway, Owatonna MN 55060 507/451-1320	e 1976
Harack, John , (A.C.A.S.), <i>Executive Vice President</i> , Health Service Inc., 200 N Michigan Ave, Chicago IL 60601 312/781-7707	1966
Hardcastle, Yellott F., III , (F.S.A.), <i>Assistant Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1978
Hardin, Milton B. , (A.S.A.), <i>Consulting Actuary</i> , 312 Orchard St., Millis MA 02054 617/376-5068	1966
Harding, George W. , (F.S.A.), <i>Vice President & Actuary</i> , University Life Ins. Co., P O Box 68192, Indianapolis IN 46268 317/871-4200	1966
Harding, John H. , (F.S.A.), <i>Vice President & Actuary</i> , National Life Ins. Co., National Life Dr., Montpelier VT 05602 802/223-3431	1965
Harding, Keith J. , (A.S.A., F.C.I.A.), <i>General Manager</i> , Wawanesa Mutual Life Ins. Co., 191 Broadway, Winnipeg MB 204/943-0811	1976
Hardison, Joe W. , (F.S.A.), <i>Associate Actuary</i> , Independent Life & Accident, One Independent Dr., Jacksonville FL 32201 904/358-5151	1966
Hardy, Howard R. , (), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-6596	1972
Harker, Carlton , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Booke & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1965
Harkness, Paul T. , (F.S.A.), 8 Sargent St., Ellsworth ME 04605	1965

Members

115

Enrolled

- Harland, H Edward**, (F.S.A., F.C.I.A.), *Senior Vice President*, Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-9423 1966
- Harootunian, Charles J**, *Regional Admin Manager*, John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6469 e 1976
- Harper, Alfred B**, (F.S.A.), *Assistant Actuary*, Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04102 207/780-2211 1966
- Harrell, David E.**, *President*, Harrell Financial Services, 233 E. Bay St., 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.), *Dir Benefits Plng & Analysis*, American Tel. & Tel. Co., 295 N. Maple Ave., Basking Ridge NJ 07920 201/221-6750 e 1967
- Harrington, Jan R.**, (A.S.A.), *Reviewer*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 1978
- Harris, Bertha L**, (F.S.A.), *Associate Actuary*, Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 1965
- Harris, Daniel S**, (A.S.A.), *Senior Consultant*, Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100 e 1966
- Harris, David H**, (F.S.A.), *Exec Vp Individual Operations*, Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 1965
- Harris, David L**, *President*, Professional Corp Consultants, 4800 NE Second Ave, Miami FL 33136 e 1976
- Harris, Glen A**, (A.S.A.), *Director*, Phoenix Mutual Life Ins., One American Row, Hartford CT 06033 203/278-1212 1971
- Harris, Kenneth I**, (A.S.A.), *Principal*, Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000 e 1976
- Harris, Seymour H**, (F.S.A., F.C.A., F.C.I.A.), *Actuary*, The Wyatt Co., 65 William St., Wellesley Hls MA 02181 617/237-3900 e 1976
- Harris, Timothy F**, (F.S.A.), *Vice President & Actuary*, United Presidential Life, 217 Southway Blvd East, Kokomo IN 46901 317/262-6673 1977
- Harrison, James C**, (F.S.A., A.C.A.), *Vice President & Chief Actuar*, Atlanta Life Ins. Co., 148 Auburn Ave. Ne., Atlanta GA 30331 404/659-2100 1968
- Harrison, R Scott**, *President*, Polycop Financial Services, 15250 Ventura Blvd, Sherman Oaks CA 91403 e 1976
- Harrold, Steven A**, (F.S.A.), *Vice President*, Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Tower Place, Atlanta GA 30326 404/261-5420 e 1972

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Hart, Paul C.**, (F.S.A.), *Consulting Actuary*, 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
- Hartman, David G.**, (F.C.A.S.), *Vice President & Actuary*, Chubb & Son Inc., 51 John F Kennedy Pkwy, Short Hills NJ 07078 201/467-6342 1972
- Hartman, Gerald R.**, (F.C.A.S.), *Consulting Actuary*, Hartman & Associates, 3 Merion Rd, Merion PA 19066 215/787-8155 1968
- Hartman, Willard A.**, (F.S.A., F.C.A.), *Actuary*, 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.), *Vice President*, Lawrence Mitchell & Assoc Inc, 12160 Victory Blvd, N Hollywood CA 91606 213/980-5840 e 1975
- Hartnedy, John A.**, (F.S.A.), *Vice President & Actuary*, National Investors Life Ins., 2nd & Broadway, Little Rock AR 72203 501/376-3261 e 1969
- Hartt, Bernard E.**, (F.S.A.), *Senior Consultant*, Peat Marwick Mitchell & Co., 222 S. Riverside Plaza, Chicago IL 60606 312/648-0345 1977
- Hartwell, Maurice**, 1750 Ben Franklin Dr., Apt. #3-E, Sarasota FL 33577 1968
- Hartwell, Ward J.**, (F.F.A.A.), 10601 Cedar Island Rd, Union Lake MI 48085 e 1965
- Harvey, Robert**, (F.S.A.), 56 Midwood Terra, Madison NJ 07940 1965
- Harwayne, Frank**, *Vice President & Director*, National Council On Compensation Ins, 200 E 42nd St, New York NY 10017 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 Ins. Co.*, One Tower Sq., Hartford CT 06115 203/277-0111 1975
- Haskins, Charles R.**, (F.S.A.), *Assistant Vice President & Assistant Actuary*, United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 402/342-7600 1979
- Haslegrave, Roger A.**, (A.S.A., F.C.I.A.), *Corporate Actuary*, Canada Life Assur. Co., 330 University Ave., Toronto Ont 416/597-1456 1971
- Haslett, Sandra A.**, Karel & Assoc., 633 Skokie Blvd., Northbrook IL 60062 312/564-5655 e 1977
- Haugh, Charles J.**, (F.C.A.S.), 1028 Farmington Ave, W Hartford CT 06107 1965
- Hauke, William V.**, (F.S.A.), *Senior Vice President*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000 1965
- Hauser, Frederick P.**, (F.S.A.), *Actuary*, Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-5096 1968
- Hauser, Harold**, (F.S.A.), *Vice President & Actuary*, Fred S. James & Co., P. O. Box 150, Glen Ridge NJ 07028 201/743-3424 e 1965

Members

117

	Enrolled
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, G. Eugene , (F.S.A.), <i>Consulting Actuary</i> , P.O. Box 5782, Richardson, TX 75080 214/234-4764	e 1966
Hawkins, George K., Jr. , (F.S.A.), <i>Actuary Group Ins</i> , Shenandoah Life Ins. Co., P.O. Box 12847, Roanoke VA 24029 703/345-6711	1975
Hawkins, Joseph D. , <i>Commissioner of Ins</i> , State of Texas, 1014 Bristol Ct., Garland TX 75043	1970
Hawley, Douglas N. , (F.S.A.), <i>Life Actuary</i> , National Farmers Union Life, P. O. Box 2251, Denver CO 80201 303/371-1760	1978
Hawn, Jerry M. , <i>Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1970
Haya, Avner , (F.S.A.), <i>Manager</i> , Coopers & Lybrand, 1900 Three Girard Plaza, Philadelphia PA 19102 215/569-2000	e 1965
Hayalaka, Hiro. , (A.S.A.), <i>Vice President & Actuary</i> , G. Washington Life Ins. Co., 8059 Arlington Expressway, Jacksonville FL 32211 904/725-8231	1966
Hayden, Virgil O. , (F.S.A.), <i>Sr VP & Chief Actuary</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/624-6600	e 1965
Haydon, Everett P. , (A.C.A.), 3003 Stanford St, Dallas TX 75225 214/000-0000	1966
Hayer, Harry W. , <i>Actuarial Consultant</i> , William M. Mercer Inc., 3303 Wilshire Blvd, Los Angeles CA 90010 213/380-1600	e 1976
Hayes, Rea B. , (F.S.A.), <i>Associate Actuary</i> , Union Central Life Ins. Co., P.O. Box 179, Cincinnati OH 45201 513/825-1880	1965
Hazelcorn, Abraham , (F.S.A., F.C.A., F.C.I.A.), 49 Barberry Lane, Roslyn Hghts NY 11577	e 1965
Hazlett, Richard F S. , (F.S.A., F.C.A., F.C.I.A.), <i>Consulting Actuary</i> , 54 Daniel Dr, Box 42 RR #5, Fredericton N.B.	e 1965
Head, Alden L. , (F.S.A.), <i>Associate Actuary</i> , Colonial Life Ins. Co., 111 Prospect St., East Orange NJ 07021 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 St., New York NY 10005 212/825-7911	1965
Head, Thomas F. , (A.C.A.S.), <i>Vice President & Chief Actuar</i> , Equitable General Ins. Co., One Equitable General Pl., Fort Worth TX 76151 817/732-1682	1971
Healey, Ralph J. , (F.S.A.), <i>Vice President & Group Actuar</i> , Philadelphia Life Ins. Co., P. O. Box 2465, Houston TX 77001 713/757-5582	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Hearn, Vincent W. , (A.C.A.S.), <i>Associate Actuary</i> , Home Ins. Co., 59 Maiden Ln., New York NY 10038 212/530-6743	1972
Hearst, John E. , (F.S.A.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965
Heaston, Gary A. , (F.S.A.), <i>Asst Vice Pres & Asst Actuary</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 342-7600	e 1977
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
Hedford, Thomas O. , (F.S.A.), PHA Companies, 400 Medical Arts Bldg, 1020 S W Taylor, Portland OR 97205	e 1971
Hedin, Elmer R. , <i>Actuary</i> , Office of the Ins Commissioner, Olympia WA 98504	1970
Heer, E Leroy , (F.C.A.S.), <i>V. P. & Corporate Actuary</i> , W. R. Berkley Corp., 717 Fifth Ave., New York NY 10022 212/832-1745	1969
Heezen, Dirk , (A.C.A.), <i>Consultant</i> , 820 Michigan Ave, Evanston IL 60202	1970
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>Assistant Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700	1978
Heilman, Arvin L. , (F.S.A.), <i>Vice President</i> , William M. Mercer Inc., 400 Renaissance Center, Suite 800, Detroit MI 48243 313/964-5247	e 1972
Heintzberger, Edward H. , (F.S.A., M.C.A.), Zischke Organization Inc., 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 St, San Francisco CA 94111 415/981-2760	1966
Heitzman, Robert E., Jr. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave., Engldw Cliffs NJ 07632 201/567-0001	e 1976
Held, Herbert Eugene , (F.S.A.), Alexander & Alexander Inc., 2001 Bryan Tower, 34th Floor, Dallas TX 75201 214/741-5171	1978
Heller, Michael , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	1977
Hellman, Gabriel M. , (A.S.A., F.C.A.), <i>President</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 Co., 711 High St., Des Moines IA 50307 515/284-5108	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

Members

119

Enrolled

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 Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	1968
Hemker, Bernard L. , <i>Midwest Pension Actuaries, Inc.</i> , 25882 Orchard Lake Road, Suite 202, Farmingtn Hills MI 48018 313/478-3220	e 1978
Hemphill, Grant , (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 Direcotr</i> , Olanie, Hurst & Hemrich, One Embarcadero Center, San Francisco CA 94111 415/391-6050	e 1970
Hemstead, Robert J. , (F.S.A., A.C.A.S.), <i>Programmer/Analyst</i> , SAFECO Life Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5000	1975
Henderson, Douglas M. , (A.S.A.), <i>Supervisor</i> , Coopers & Lybrand, 1200 Equitable Bldg., Atlanta GA 30303 212/489-1100	e 1976
Hendrickson, Alton P. , (A.S.A.), <i>Consulting Actuary</i> , Hendrickson & Bird Inc., 1820 11th Ave., Helena MT 59601 406/442-5141	e 1976
Henne, Richard E. , (F.F.A.A.), <i>President</i> , Michigan Life/Natl Casualty Co., 28333 Telegraph Road, Southfield MI 48037 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>Exec. V. P. & Chief Actuary</i> , Natl H. & W. Retirement Assn., 666 Fifth Ave., New York NY 10019 212/399-1700	e 1965
Henry, Russell , (F.S.A.), <i>2nd V. P.-Group Actuary</i> , Pan-American Life Ins. Co., 2400 Canal St., 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> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1973
Herman, F Lee , <i>Senior Associate Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2311	1966
Hermann, John A. , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1975
Hermes, Thomas M. , B R & Davis Inc, 435 Buckland Rd Box 579, S Windsor CT 06070	1977
Herzog, Austin L. , <i>Assistant Actuary</i> , EBASCO Risk Management Cnslt., 100 Church St., Room 2043, New York NY 10007 212/785-8725	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Hess, Albert L. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assur. 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>Supervisory Actuary</i> , Social Security Administration, Altmeyer Bldg Rm 713, 6401 Security Blvd, Baltimore MD 21235 301/594-8028	1968
Hess, Robert J. , (A.S.A.), <i>Actuary</i> , Edward M Lupean Co, 837 Oliver Bldg, Pittsburgh PA 15222 412/281-4750	e 1966
Hester, Richard S., Sr. , (F.S.A.), <i>Senior Vice President</i> , Maloney & O'Sullivan Inc., 10 W. Genesee St., Baldwinville NY 13027 315/638-2552	e 1965
Hettger, Henry J. , 45 27 23rd Ave North, St Petersburg FL 33317	1967
Hevert, William T. , 40 Hillside Ave, Caldwell NJ 07006	1966
Hewitt, Charles C., Jr. , (F.C.A.S.), [Vice-President], <i>President</i> , Metropolitan Reins. Co., One Madison Ave. (10A), New York NY 10010 212/578-2211	1965
Hewitt, David L. , (F.C.A.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965
Hewitt, John E. , (F.S.A.), <i>2nd Vice President Reinsurance</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/680-2410	1967
Heyde, Ernest R. , (F.S.A.), <i>Associate Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10033 212/578-2211	e 1965
Hezzelwood, William L. , (F.S.A.), <i>Assistant Actuary</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92663 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., Englewood Cliffs NJ 07632 201/567-0001	1976
Hickman, Herbert W. , (F.S.A.), <i>Vice Pres & Assoc Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1965
Hickman, James C. , (F.S.A., A.C.A.S.), <i>Professor</i> , School of Business, Univ of Wisc, Madison WI 53706 608/262-1893	e 1965
Hickman, S Martin. , (F.S.A.), <i>President</i> , Health Care Svc Corp Bc/Bs, 233 N Michigan Ave, Chicago IL 60601 312/661-2500	1965
Higgins, Edward A. , (A.S.A.), <i>Market Analyst</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> , Gov Personnel Mtl Life Ins Co, P O Box 32266, San Antonio TX 78284 512/341-6161	1975
Hill, E Howard. , (F.C.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1966
Hill, Edward T. , (F.S.A., F.C.I.A.), <i>Vice Pres Canadian Operations</i> , North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont 416/362-6011	1968

Members

121

Enrolled

- Hill, Edwin E.**, (A.S.A.), *Consulting Actuary*, 263M E. Sierra Madre Blvd, 1966
Sierra Madre CA 91024 213/355-6624
- Hill, George L.**, (F.S.A.), *Actuarial Vice President*, Savings Bank Life 1965
Ins. Council, 120 Tremont St., Boston MA 02108 617/482-3180
- Hill, Howard W.**, *Actuary*, Lincoln Income Life Ins. Co., 6100 1970
Dutchmans Lane, Louisville KY 40205 502/459-5650
- Hill, J Stanley**, (F.S.A.), *President*, Digiplan Inc., 70 Spruce St., 1965
Mahtomedi MN 55115 612/426-2508
- Hill, Mark W.**, (F.S.A.), 56 Buckingham St, Manchester CT 06040 1965
- Hill, Norman E.**, (F.S.A.), *Partner*, Coopers & Lybrand, 1251 Ave. of 1965
the Americas, New York NY 10020 212/489-1100
- Hill, Richard W.**, (F.S.A.), *Senior Vice President*, Prudential Prop & 1965
Casulty Ins Co., 23 Main Street, Holmdel NJ 07095 201/636-8500
- Hill, Robert P.**, (F.S.A.), *Vice President & Actuary*, Prudential Ins. Co., 1970
Prudential Plaza, Newark NJ 07101 201/877-6000
- Hill, Walter C.**, (F.S.A.), 128 Elm Ave, Hackensack NJ 07601 1965
- Hillhouse, James**, (A.S.A., F.C.I.A.), *Managing Vice President*, e 1971
Tomenson-Alexander Ltd., P. O. Box 439, Toronto Ont
416/361-6939
- Hillhouse, Jerry A.**, (F.C.A.S.), *Actuary*, State Farm Mutual Auto Ins., 1966
One State Farm Plaza, Bloomington IL 61701 309/662-2067
- Hilliard, Clarence P.**, (A.S.A.), *Assistant Actuary*, Provident Life & e 1976
Accident, Fountain Sq., Chattanooga TN 37402 615/755-1610
- Hillman, James L.** (F.S.A.), *Assistant Vice President*, Alexander & e 1976
Alexander Inc., Two N. Riverside Plaza, Chicago IL 60606
312/454-3040
- Hinchliff, Timothy A.**, (F.S.A.), *Associate Actuary*, Equitable of Iowa, 1971
604 Locust St., Des Moines IA 50306 515/245-6727
- Hineman, Harry**, (A.C.A.), *Vice Pres & Consulting Actuar*, Ind Blue 1966
Cross & Blue Shield, 120 W. Market St., Indianapolis IN 46204
317/263-8000
- Hinkle, Timothy C.**, (F.S.A.), *Actuary*, Aetna Ins. Co., 55 Elm St., 1972
Hartford CT 06115 203/525-3451
- Hinrichs, Peter A.**, (F.S.A.), *Second Vice President*, Home Life Ins. 1970
Co., 253 Broadway, New York NY 10007 212/233-6400
- Hinsch, William P.**, (A.C.A.), *Consultant*, 823 Fabulous, San Antonio 1966
TX 78216 512/227-1281
- Hinsdale, Kenneth P.**, (F.S.A.), *Senior Vp & Actuary*, Jefferson e 1965
Standard Life Ins., P.O. Box 21008, Greensboro NC 27420
919/378-2011
- Hirsch, Jay D.**, (F.S.A.), *Associate Consultant*, A. S. Hansen Inc., 150 1977
N. Wacker Dr. #3100, Chicago IL 60657 312/621-9837
- Hitchcox, Albert D.**, (F.S.A.), *Second Vice President and Group 1976
Actuary*, Union Mutual Life Ins. Co., 2211 Congress St., Portland
ME 04112
- Hittle, Kenneth I.**, (F.F.A.A.), 1470 Berkshire Rd., Columbus OH 1965
43221

	Enrolled
Hobbs, Edward J. , (F.C.A.S.), <i>President</i> , Security Ins. Group, 1000 Asylum Ave., Hartford CT 06105 203/278-1000	1965
Hoch, Ira J. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., 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> , Phila Life Ins Co Swestern Div, Chamber of Commerce Bldg, P O Box 2465, Houston TX 77001	e 1976
Hodovick, Joseph , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1968
Hoffart, John L. , (F.S.A.), <i>Assistant Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2255	e 1965
Hoffman, Richard H. , (F.S.A.), <i>V P & Associate Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Hoffmann, Dennis E. , (F.C.A.S.), <i>Vice President & Manager</i> , John Deere Ins. Co., 400 19th St., Moline IL 61265 309/757-6155	1974
Hogan, Francis X. , (A.S.A.), <i>Senior Pension Officer</i> , International Monetary Fund, 700 19th St., N.W., Room 6-320, Washington DC 20431 202/477-3101	e 1970
Hogan, Frank J. , <i>Consultant</i> , Mtl of Omaha United Benefit, Dodge at 33rd St., Omaha NE 68131 402/342-7600	1970
Hogeman, George L. , (F.S.A., F.C.I.A.), <i>President</i> , Avco Corp., 1275 King St., 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>Exec Director & Assoc. Actuar</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/444-0674	1969
Holcombe, Shepherd M. , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Hooker & Holcombe Inc., 65 La Salle Rd., W Hartford CT 06107 203/521-8400	e 1965
Holcombe, Willis C. , (A.S.A.), <i>Vice President</i> , Alexander & Alexander Inc., 3565 Piedmont Rd. Ne., Atlanta GA 30338 404/261-3400	e 1976
Holland, Daniel J. , (F.S.A.), <i>Consulting Actuary</i> , Hewitt Assoc., 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., P.O. Box 3210, Atlanta GA 30340 404/394-5665	1973

Members

123

Enrolled

- Hollobon, Anthony L.** (F.S.A., F.C.I.A.), *Consulting Actuary*, Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940 e 1972
- Holloway, Kirby W.** (F.S.A.), *Associate Actuarial Director*, Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000 1965
- Holloway, Robin G.** (F.S.A., F.C.A.), *Vice President*, Towers Perrin Forster & Crosby, 233 S. Wacker Dr., Suite 8414, Chicago IL 60606 312/876-0909 e 1966
- Holm, Charles E.**, *Actuarial Services Manager*, 3M Company, 3M Center Building 224-2P, St Paul MN 55101 612/733-2539 e 1976
- Holmberg, Ronald K.**, *Executive Vice President*, Combined Ins. Co., 5050 N. Broadway St., Chicago IL 60640 312/275-8000 1966
- Holmes, Al F.**, *Consulting Actuary*, Powers Carpenter & Hall Inc., 7701 Forsyth Blvd., St Louis MO 63105 314/725-0114 e 1968
- Holmes, Robert P.** (A.S.A.), *Second Vice President*, Paul Revere Life Ins. Co., 18 Chestnut St., Worcester MA 01608 617/799-4441 1966
- Holmes, Wendell H.**, *Vice President*, William M. Mercer Inc., 200 Clarendon St., Boston MA 01921 617/421-0340 e 1976
- Holoff, Richard L.** (F.S.A.), *Senior Consultant*, 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.), *Vice President*, United & Mutual of Omaha, 33rd & Dodge, Omaha NE 68131 402/342-7600 1970
- Homans, Ronald L.** (F.S.A.), *Associate Group Actuary*, Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1760 1978
- Homza, Joseph.**, *Assistant Actuary*, Actuarial Services Inc., 1090 Morris Ave., Union NJ 07083 201/352-3400 e 1976
- Honebein, Carlton W.** (F.C.A.S.), *Vice President & Actuary*, Fireman's Fund Ins. Co., 3333 California St, San Francisco CA 94118 415/929-2000 1968
- Hook, John F.** (F.S.A.), *Senior Vice President*, Standard Ins. Co., P.O. Box 711, Portland OR 97207 503/248-2809 1965
- Hooker, Russell O.** (F.S.A., F.C.A.S.), *Vice President & Treasurer*, Hooker & Holcombe Inc., 65 La Salle Rd., W Hartford CT 06107 203/521-8400 e 1965
- Hoop, William L.** (F.S.A., F.C.I.A.), *Sr Vice President & Actuary*, American Bankers Life Assur Co, 600 Brickell Ave., Miami FL 33131 305/374-2244 1966
- Hooshagen, Jeanne M.**, *Consulting Actuary*, 38 N. Pennsylvania St., Ober Bldg. Suite 422, Indianapolis IN 46204 317/632-3591 e 1966
- Hope, Francis J.** (F.C.A.S.), *Actuary*, Hartford Ins. Group, Hartford Plaza, Hartford CT 06105 547-5000 1965
- Hope, Thomas H.** (A.S.A.), *Consultant*, A. S. Hansen Inc., 711 Louisiana Pennzoil, Houston TX 77002 713/228-7591 e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Hopkins, Harry V.**, *President*, General Pension Planning Corp., 5045 N Main St, Dayton OH 45415 513/276-3909 e 1976
- Hopper, Loyd**, (A.S.A.), *Actuary Group Pensions*, Standard Ins. Co., 600 Grant St. # 5575, Portland OR 97207 503/248-2719 e 1971
- Hopper, Monte J.**, (A.S.A.), *Associate Actuary*, Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111 e 1969
- Hopson, James R.**, (F.S.A.), *Consulting Actuary*, Towers Perrin Forster & Crosby, 619 Saving & Loan Bldg., Des Moines IA 50309 515/244-4151 e 1967
- Horein, James R.**, (F.S.A.), *Assistant Vice President*, Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421 1971
- Horman, David M.**, (F.S.A., F.C.I.A.), *Vice President-Group Marketin*, Dominion Life Assur. Co., 111 Westmount Rd. S., Waterloo Ont 519/744-4471 e 1976
- Horn, Dwain R.**, 7917 Woolworth Ave, Omaha NE 68124 e 1976
- Horn, Richard G.**, (F.S.A.), *Executive Vice President*, Security Life & Accident Co, Security Life Building, Denver CO 80202 303/534-1861 1965
- Horn, Richard J.**, (F.S.A.), *Associate Actuary*, Colonial Life Ins. Co., 111 Prospect St., East Orange NJ 07019 201/676-2000 1977
- Horowitz, Milton**, (A.C.A.S.), *Principal Actuary*, State Ins Fund, 199 Church St, New York NY 10007 1966
- Horrocks, Geoffrey**, (F.S.A., F.C.I.A.), William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000 1969
- 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, W Hartford CT 06119 1965
- Hoskins, Robert H.**, (F.S.A.), *Associate Group Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., P O Box 111, 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 V. P. & Assoc Actuary*, Fireman's Fund Ins Co, 3333 California St, San Francisco CA 94118 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., F.C.I.A.), *Associate Actuary*, Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-5852 1976
- House, Sherwood G.**, (F.S.A.), *Actuary*, Aetna Life & Casualty, 151 Farmington Ave., 151 Farmington Ave D-2, Hartford CT 06115 203/273-0123 e 1966

Members

125

Enrolled

- Houseman, Raymond F.**, (F.S.A., F.C.A.), *Actuary*, The Wyatt Co., 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867 e 1965
- Houser, Robert N.**, (F.S.A.), *President & Chief Exec Office*, Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5234 1965
- Housholder, P James**, (F.S.A.), *Associate Actuary*, General Reassur. Co., 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, Robert C.**, *V. P. & Consulting Actuary*, Frank B. Hall & Co., 549 Pleasantville Rd, Briarclif Mnr NY 10510 e 1976
- Howard, William M.**, (A.C.A., A.F.A.A.), Box 14471 University Sta., Gainesville FL 32604 e 1968
- Howard, Willis B., Jr.**, (F.S.A.), *2nd V. P. & Assoc Actuary*, Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2402 1972
- Howatt, F Frank**, *Actuary & Asst Ins Commission*, State of Oregon Dept of Comm, Commerce Bldg, Salem OR 97310 1970
- Howe, Jay**, *Pension Actuary*, National Assoc, 1620 Plaza 600 Bldg, Seattle WA 98006 e 1976
- 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**, *Asst Vice President*, Johnson & Higgins, 1215 Fourth Ave., Seattle WA 98161 206/292-1900 e 1976
- Howell, John F.**, (F.S.A.), *Vice President*, National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1602 e 1966
- Hoy, Michael D.**, (F.S.A.), *Pension Actuary*, Philadelphia Life Ins Co, 1700 Montgomery St, San Francisco CA 94111 415/981-2760 e 1974
- Hoyt, Mark.**, (A.S.A.), *Actuarial Manager*, A. S. Hansen Inc., 1ST. Intl. Bldg. #2020, Dallas TX 75720 214/748-0501 e 1978
- Hruska, Robert**, (A.S.A.), *Actuary*, Pension Planning Co. Inc., 355 Lexington Ave., New York NY 10977 212/867-4100 e 1970
- Hsiang, Harry C.**, (F.S.A.), *Associate Director*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111 e 1968
- Hsiao, William C.**, (F.S.A.), *Associate Professor*, Harvard University, 677 Huntington Ave, Boston MA 02115 617/732-1063 1967
- Hubbard, Dorothy E.**, *Asst. Gr. Pension Fund Actuar*, Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 788-8411 e 1978
- Hubbell, Jaymes**, (F.S.A.), *Assistant Actuary*, Minnesota Mutual Life Ins. Co., 345 Cedar St., St. Paul MN 55101 612/298-3671 1978
- Huber, Thomas R.**, (F.S.A.), *2nd Vice President & Actuary*, New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-5388 1967

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Huddleston, Dorothy M. , <i>Actuary</i> , Huddleston & Assoc., 3731 Sonoma Ave. #2, Santa Rosa CA 95405 707/525-9704	e 1976
Huehl, Walter H. , (A.S.A.), <i>Chairman of the Bd</i> , Indianapolis Life Ins. Co., 2960 N. Meridian St., Indianapolis IN 46208 317/925-9621	1966
Huey, Martin S. , (F.S.A.), <i>Director of Financial Systems</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1971
Huff, David , (F.S.A., M.C.A., A.F.A.A.), <i>Actuary</i> , Rudd & Wisdom, 402 Perry Brooks Bldg., Austin TX 78701 512/477-5721	1971
Huff, Terry L. , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2763	1978
Huffman, Peyton J. , (F.S.A.), <i>Vice President & Actuary</i> , Westland Life Ins. Co., 1255 Post St., San Francisco CA 94109 415/776-8900	1977
Huffman, Sam H. , (F.C.A.), <i>Manager</i> , The Wyatt Co., 5955 Desoto Ave., Suite #220, Woodland Hills CA 91367 213/883-9747	e 1966
Huffman, Sam Houston , (A.S.A., F.C.A.), Route 1 Box 784, Punta Gorda FL 33950 813/639-1443	e 1966
Hughes, E Tom , (F.S.A.), <i>2nd V.P. & Assoc. Gr. Actuary</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63101 314/444-0723	e 1972
Hughes, Herald H. , (A.C.A.), <i>Vice President & Actuary</i> , Detroit Mutual Ins. Oran., 333 Plymouth Rd., Plymouth MI 48170 313/453-8500	1966
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 Ins. Cos., Kemper Insurance Co, Long Grove IL 60049 312/775-8100	1965
Hugunin, 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>Vice President & Actuary</i> , American-Amicable Life Ins Co., P.O. Box 1849, Waco TX 76703 817/753-7311	1968
Hulton, Charles E. , (F.S.A.), <i>Assistant Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	1978
Hummel, Thomas J. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Union Central Life Ins. Co., P.O. Box 179, Cincinnati OH 45201 513/825-1880	e 1965
Humphrey, Patrick L. , (F.S.A.), 3616 W 63rd St, Prairie Vlg KS 66208	1965
Humphrey, Vann H., Jr. , (A.S.A.), <i>Associate Actuary</i> , Durham Life Ins. Co., P. O. Box 27807, Raleigh NC 27611 919/782-6110	1966

Members

127

Enrolled

- Hunstad, Robert E.**, (F.S.A.), *Vice President & Actuary*, Minnesota Mutual Life Ins. Co., 345 Cedar St., St. Paul MN 55101 612/298-3589 1969
- Hunt, David L.**, (F.S.A.), *Partner*, Hewitt Assoc., 666 Glenbrook Road, Stamford CT 06906 203/357-9000 e 1973
- Hunt, Frederic J.**, (F.C.A.S.), *Secretary Underwriting*, Life Ins. Co., of North America, 1600 Arch St., Philadelphia PA 19101 215/241-4000 1965
- Hunt, Herbert J.**, *Vice President & Life Actuary*, All American Life & Casualty, 8501 W. Higgins Rd., Chicago IL 60631 312/693-3331 e 1968
- Hunt, James H.**, (F.S.A.), *Director*, Mass Ins. Dept., 8 Tahanto street, Concord NH 03301 617/727-3633 1965
- Hunt, Ronald E.**, (F.S.A.), *Group Actuary*, Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-8328 1972
- Hunter, J Robert**, (F.C.A.S.), *Deputy Federal Ins. Admin.*, Federal Ins Administration, Us Dpt of Hsng & Urbn Dev, 451 7th Street SW, Washington DC 20410 202/755-6770 1969
- Huntington, Curtis E.**, (F.S.A.), *Second Vice Pres & Actuary*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 1972
- Huntington, Henry S., III**, (F.S.A.), *Research Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., P O Box 111, Boston MA 02117 617/421-6000 e 1965
- Huntley, John W.**, (F.S.A.), *Vice President & Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111 1965
- Huntley, Newton E.**, (F.S.A.), *Associate Actuary*, William M. Mercer Inc., 600 Grant St. #5575, Pittsburgh PA 15219 412/288-8840 e 1969
- Hurlbut, David G.**, (F.S.A.), *Second Vice President*, John Hancock Mutual Life Ins., John Hancock Pl., P O Box 111, Boston MA 02117 617/421-4425 1965
- Hurley, Robert L.**, (F.C.A.S.), 9 John Street, New City NY 10956 914/634-9352 1965
- Huse, Sylvester J.**, (A.S.A.), American Tel. & Tel. Co., P.O. Box 2016 Rm. 4A601, New Brunswick NJ 07921 201/234-5350 1966
- Husman, Catherine B.**, (F.S.A.), *Group Actuary*, American United Life Ins. Co., One W. 26th St., Indianapolis IN 46206 317/927-1621 1974
- Hussey, Stephen G.**, (F.S.A.), *President*, Benefit Designs Inc., 1877 Walker St., Cincinnati OH 45210 513/281-2260 e 1973
- Hutcheson, Bruce A.**, (F.S.A.), *Director-Special Market Sales*, Verhille Ins. Agency, 360 Seventh Ave., Marion IA 52302 319/377-7311 e 1971
- Huston, F. Edward.**, (A.S.A.), 1633 Diamond St. #22, 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.), *Senior Vice President*, Blue Cross/Blue Shield of N.Y., 622 Third Ave., New York NY 10017 212/490-5458 e 1972

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Hutchinson, Carroll R.**, (F.S.A.), *Vp & Actuary*, Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 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 Association, 840 N. Lake Shore Dr., Chicago IL 60611 312/440-6060 e 1966
- Hutchison, Michael B.**, (F.S.A., F.C.I.A.), *Vp & Dir of Mrktng & Agencies*, Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500 1970
- Hutsell, Randy K.**, (F.S.A.), *Assistant Actuary*, Meidinger & Assoc. Inc., One Crown Center, Suite 100, Kansas City MO 64108 816/474-0666 1977
- Huval, Ernest**, (F.C.A.), *President*, Consulting Actuarial Services, 10840 Malcolm Dr, Baton Rouge LA 70811 504/775-1557 e 1969

I

- Immerwahr, George E.**, (F.S.A.), World Hlth Organization, PO Box 780, Colombo SL 98223 1965
- Ingenthron, Roger P.**, (F.S.A.), *Actuarial Consultant*, Standard Oil of California, 225 Bush St., San Francisco CA 94556 e 1974
415/894-7700
- Ingersoll, W. Harrison**, (F.S.A.), 29 Wakefield Place, Caldwell NJ 07006 1965
- 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., F.C.I.A.), *Sr. V. P. & Chief Actuary*, 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 Life Ins. Co., IDS Tower, Minneapolis MN 55402 e 1969
612/372-3092
- Inkrott, James G.**, (F.C.A.S.), *Asst. Vice President & Actuar*, Central Mutual Ins. Co., 800 S. Washington St., Van Wert OH 45891 1975
419/238-3665
- Innes, Evan**, (A.S.A.), *Vice President*, Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 10016 e 1967
212/661-5080
- Ireland, John G.**, (F.S.A., F.C.A., F.C.I.A.), *Director*, William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 e 1966
212/997-2000
- Irish, Frank S.**, (F.S.A.), *Second Vice President*, John Hancock Mutual Life Ins., John Hancock Pl., P. O. Box 111, Boston MA 02117 1965
617/421-2427
- Irvan, Robert P.**, (F.S.A., A.C.A.S.), *Vice President & Actuary*, AFIA World Wide Ins., 1700 Valley Rd., Wayne NJ 07470 1973
201/696-0200
- Irvine, Thomas**, (F.S.A.), 25 Farmstead Lane, Windsor CT 06905 1965
203/686-4090

Members

129

	Enrolled
Isaacson, Fenton R. (F.S.A., F.C.A.), <i>Consulting Actuary</i> , 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.), <i>Vice President & Actuary</i> , Beneficial National Life Ins., 76 Madison Ave., New York NY 10016 212/265-3435	e 1966
Ito, Howard M., (A.S.A.), Milliman & Robertson Inc., 44 Montgomery St., Suite 200, San Francisco CA 94104 415/362-1407	e 1966
Iverson, Dennis R. (A.S.A.), <i>Inf Sysms Consultant</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92714 714/640-3011	1972

J

Jacks, Eugene E., (A.C.A.), <i>Actuary</i> , Dept. of Ins. - California, 540 Fawn Dr., San Anselmo CA 94960 213/736-2537	e 1966
Jackson, Clayton L. (F.S.A., F.C.I.A.), <i>Sr. Vice President & Actuary</i> , American National Ins. Co., One Moody Plaza Pob. 1780, Galveston TX 77550 713/763-4661	e 1965
Jackson, Edgar M. (F.S.A.), <i>Vice President & Sr. Actuary</i> , Hutchison & Assoc. Inc., 612 Wade Ave., Raleigh NC 27605 919/834-7318	e 1965
Jackson, James, (A.S.A.), <i>Consultant</i> , A. S. Hansen Inc., 600 Atlantic Ave., 9/Floor, Boston MA 02210 617/237-1600	e 1978
Jackson, Paul H. (F.S.A., F.C.A., F.C.I.A.), <i>Consulting Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	e 1965
Jackson, Robert T., (F.S.A.), <i>Chairman</i> , Phoenix Mutual Life Ins. Co., One American Row, Hartford CT 06115 203/278-1212	1965
Jackson, Will W., (A.C.A.), <i>Vice President & Actuary</i> , Leggette & Co. Inc., 4525 Lemmon Ave., Suite 335, Dallas TX 75219 214/528-8850	e 1966
Jackson, Willard L., <i>President</i> , Qta Inc., 50 Vashell Way, Orinda CA 94530 415/254-5555	e 1976
Jacob, Albert, (A.S.A.), <i>President</i> , Actuarial Analysts Inc., 500 Bloomfield Ave., Verona NJ 07044 201/239-7500	e 1967
Jacobs, Joshua, (F.S.A.), <i>Associate Group Actuary</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/231-1700	1975
Jacobs, Myron, <i>Asst. Vice President</i> , Becker Co., 26 Washington St., East Orange NJ 07017 201/675-8900	e 1969
Jacobs, Terry S., (F.C.A.S.), <i>Sr. Vice President & Actuary</i> , Great American Ins. Co., P. O. 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, Reuben I. (F.S.A., F.C.I.A., F.F.A.A.), 10442 Prairie Hills Dr., Sun City AZ 85351	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Jacobson, Sanford M. , <i>President & Actuary</i> , Jacobson & Assoc. 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 St., Topeka KS 66603 913/295-3000	1967
Jaeger, Richard M. , <i>Regional Actuary</i> , Ins. Services Office, 230 W. Monroe St., Chicago IL 60606 312/630-0700	1978
Jaffe, Jay M. , (F.S.A., M.C.A., F.C.I.A., A.F.A.A.), <i>Consulting Actuary</i> , Jaffe & Assoc. Ltd., 10 S. La Salle St., Chicago IL 60603 312/346-7089	e 1969
Jakielo, James , (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	e 1976
James, David H. , (A.C.A.), <i>Vice President & Group Actuar</i> , Republic National Life Ins., 3988 N. Central Expresswa, Dallas TX 75204 214/824-0131	e 1966
James, Ken E. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-1847	e 1976
Jamieson, J Rae , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	1965
Janus, Paul , (F.S.A.), <i>Vice Pres & Actuary</i> , Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 312/777-7000	1969
Jared, Calvert A., II , (F.S.A.), <i>Executive Vice President</i> , Gateway Life Ins. Co., 11475 Olde Cabin Rd., St. Louis MO 63141 314/569-4095	1977
Jarka, John , (A.S.A.), <i>Actuarial Assistant</i> , American Tel. & Tel. Co., P.O. Box 2016 Rm. 4A601, New Brunswick NJ 08903 201/699-7492	e 1977
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 1st National Bldg., Detroit MI 48226 313/961-5485	e 1970
Jay, Burton D. , (F.S.A.), <i>Exec. V. P. & Chief Actuary</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 402/978-2012	1966
Jeggle, David A. , (F.S.A.), <i>V.P. - Policy Admin.</i> , Midland Mutual Life Ins. Co., 250 E. Broad St., Columbus OH 43215	e 1970
Jekel, Oscar H. , #8 Homewood Dr., Kirkwood MO 63122	1966
Jeness, Cynthia , (F.S.A.), Hazlehurst & Associates, Post Office Drawer 56246, Atlanta GA 30343 404/688-0602	1978
Jenkins, Albion U. , (F.S.A.), <i>Senior Vice President</i> , Prudential Ins. Co., 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 214/748-0501	e 1971
Jenkins, Elmore , (F.S.A.), 2005 Spruce Rd., Homewood IL 60430	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

131

Enrolled

- Jenkins, Robert W.**, (F.S.A.), *Asst. V.P. & Assoc. Actuary*, American General Life Ins. Co., P.O. Box 1931, Houston TX 77001 713/522-1111 1970
- Jensen, Daryl D.**, Sunset Life Ins. Co., 3200 Capitol Blvd., Olympia WA 98501 206/943-1400 1971
- Jensen, James P.**, (A.C.A.S.), *Asst Vp Dir of Ind&Gvrnmnt Re*, Liberty Mutual Life Ins. Co., 175 Berkeley St., Boston MA 02117 617/357-9500 1967
- Jensen, John M.**, R. B. Jones Employee Plans, P. O. Box 13647, Kansas City MO 64199 816/391-1228 e 1976
- Jensen, Llewellyn W.**, (F.S.A.), *Consultant*, 20 Pilot Point Rd., Cp Elizabeth ME 04107 e 1965
- Jensen, Ralph**, (F.S.A., F.C.I.A.), G.B. Buck Consulting Actuaries, 2 Pennsylvania Plaza, New York 514/000-0000 e 1976
- Jensen, Russell R.**, (F.S.A.), *Sr. V. P. - Operations*, Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444 1965
- Jex, Richard L.**, (F.S.A., F.C.I.A.), 1453 Wellington Cres., Winnipeg MB 1966
- Joern, Bradley J.**, (F.S.A.), *Consulting Actuary*, Towers Perrin Forster & Crosby, 619 Saving & Loan Bldg., Des Moines IA 50309 515/244-4151 1977
- Joffe, Samuel**, (A.F.A.A.), *Consulting Actuary*, 1401 Blair Mill Rd., Silver Spring MD 20910 1966
- Johansen, Robert J.**, (F.S.A.), *Vice Pres & Actuary*, Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2031 1965
- Johe, Richard L.**, (A.C.A., F.C.A.S.), Michigan Mutual Ins. Group, 28 W. Adams St., Detroit MI 48226 1965
- Johnsen, Storm**, (A.S.A.), *Vice President & Actuary*, National Public Service Ins., 2124 Fourth Ave., Seattle WA 98121 206/624-2220 1969
- Johnson, Allan W.**, (F.S.A.), *Actuary*, Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411 e 1976
- Johnson, Andrew P.**, (A.S.A.), *Pens Tech Assoc*, John Hancock Mutual Life Ins., John Hancock Pl., Box 111, Boston MA 02117 617/421-6069 e 1976
- Johnson, Charles N.**, *Consultant*, William M. Mercer Inc., 10 Lafayette Sq., Buffalo NY 14203 716/854-7290 e 1976
- Johnson, Daryle G.**, (F.S.A.), *Second Vice President*, Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92663 714/640-3011 e 1970
- Johnson, James E.**, (F.S.A.), *2nd Vice President & Actuary*, Minnesota Mutual Life Ins. Co., 345 Cedar St., St. Paul MN 55101 612/298-3724 1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Johnson, Jerry L. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , P. O. Box 720276, Atlanta GA 30328 404/256-3285	e 1965
Johnson, John A. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 414/271-1444	1976
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. , 5700 Gulfton #28, Houston TX 77081	e 1976
Johnson, Rheuben C. , (F.S.A.), <i>Vice President & Actuary</i> , Business Men's Assur. 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 612/377-5511	1975
Johnson, Richard E. , (F.S.A.), <i>Assistant Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	e 1973
Johnson, Richard W. , <i>Dir-Rating & Underwrtng</i> , Blue Cross Association, 840 N. Lake Shore Dr., Chicago IL 60611 312/440-6000	1974
Johnson, Robert C. , (F.S.A.), <i>Assistant Actuary</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2738	1970
Johnson, Robert P. , (F.S.A.), <i>Vice President</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	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
Johnson, Roger D. , (F.S.A.), <i>Vice President & Actuary</i> , Great American Life Ins. Co., 6310 San Vicente Blvd., Los Angeles CA 90048 213/937-8000	1970
Johnson, Royal A. , (F.S.A.), <i>Vice President</i> , Sentry Life Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/346-7195	e 1966
Johnston, Daniel J. , (A.C.A.S.), <i>Vice President</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6000	1977
Johnston, David R. , (F.S.A., F.C.I.A.), <i>Vice-President & Actuary</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1972
Johnston, Ernest B. , (F.S.A.), <i>Vice President & Actuary</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 402/342-7600	1975
Johnston, Robert M. , (F.S.A.), <i>Sr Vice Pres & Controller</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-3777	1965

Members

133

Enrolled

- Jolley, Richard L.**, *Administrator*, Midland Mutual Life Ins. Co., 250 E. Broad St., Columbus OH 43215 614/228-2021 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.), *Associate Actuary*, Aetna Ins. Co., 55 Elm St., Hartford CT 06156 203/525-3451 1973
- Jones, Brian A.**, (A.S.A., F.C.A.), *Actuary*, B. A. Jones & Co. Inc., 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 48104 313/662-2373 e 1966
- Jones, Donald K.**, *Gr. Pension Marketing Officer*, Great West Life Assur. 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, e 1971
Horn & Swartzbaugh, 175 Embassy Plaza, Omaha NE 68114 397-7000
- Jones, Frances O.**, (F.S.A.), *Group Actuary*, Maccabees Mutual Life Ins. Co., 25800 Northwestern Hwy, Southfield MI 48075 1977
313/357-4800
- Jones, Frank C.**, (F.S.A.), *Vice President-Group Ins.*, Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 1970
205/325-2825
- Jones, Harold M.**, (F.C.A.S.), 16 Leicester Rd., Marblehead MA 01945 1965
- Jones, Hodge L.**, (F.S.A.), *Vice President & Actuary*, Guarantee Mutual Life Ins. Co., 8721 Indian Hills Dr., Omaha NE 68114 e 1965
402/391-2121
- Jones, John P.**, (A.S.A.), 3227 Nealon Dr., Falls Church VA 22042 1966
- Jones, Matt B.**, (F.S.A.), *Actuarial Director*, John Hancock Mutual Life Ins., John Hancock Pl., P. O. Box 111, Boston MA 02117 1968
617/421-4075
- Jones, Nathan F.**, (F.S.A., A.C.A.S.), *V. P. & Associate Actuary*, Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 1965
201/877-7577
- Jones, Norman L.**, (F.S.A.), *Actuary*, Gabriel Roeder Smith & Co., 2090 First National Bldg, Detroit MI 48226 313/961-3346 e 1970
- Jones, Richard J.**, 119 Nut Bush Rd., Greensboro NC 27410 1966
919/292-0756
- Jordan, C Wallace.**, (F.S.A.), Box 357, East Orleans MA 02643 1965
- Jordan, George R.**, (A.S.A.), *President*, Great Southern Life Ins. Co., P. O. Box 1972, Houston TX 77001 713/622-2000 1966
- Jordan, James L.**, *Consulting Actuary*, 50 Old Courthouse Sq., Suite 305, Santa Rosa CA 95404 707/545-1001 e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Jordan, Michael L. , (F.S.A.), <i>Vice President & Actuary</i> , Coastal States Life Ins. Co., P.O. Box 56189, Atlanta GA 30343 404/681-3040	1972
Jordan, Robert H. , (F.S.A.), <i>Actuary Product Development</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	1965
Jorve, Barry M. , (A.C.A.S.), <i>Second Vice President</i> , Travelers Ins. Co., 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.C.I.A.), <i>Associate Group Actuary</i> , National Life Assur. Co., 522 University Ave., Toronto Ont 416/598-2122	1971
Joyner, Billy N. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-4066	1965
Juan, Mabini L. , (F.S.A.), <i>Vice President & Actuary</i> , Philippine American Life Ins., P.O. Box 1152, Manila, Philippines	e 1975
Juncker, Walter , (F.S.A.), <i>Assistant Vice President</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1975
Juneja, Diljit S. , (A.S.A., F.C.I.A.), <i>Executive Vice-President</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2861	1976
Jungk, David H. , (F.S.A.), <i>Associate Actuarial Director</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1978

K

Kaack, Ingo , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, 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 St., 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 Blvd., 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
Kahn, David J. , (A.S.A.), <i>Second Vice President</i> , S M Hyman Co, 505 Park Ave, New York NY 11050	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., F.C.I.A.), <i>Ins. Mgmt./Mrktg. Group</i> , 2430 Pacific Ave., San Francisco CA 94115 415/479-1780	e 1965

Members

135

Enrolled

Kain, Dale R. , (F.S.A., F.C.I.A.), <i>2nd V. P. & Corporate Actuary</i> , Minnesota Mutual Life Ins. Co., 345 Cedar St., 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. , <i>Actuarial V P</i> , Hirschfeld Stern Moyer & Ross, 380 Lexington Ave., New York NY 10017 212/986-0400	e 1976
Kaliski, Alan E. , (A.C.A.S.), <i>Manager</i> , Royal-Globe Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1977
Kallop, Roy H. , (F.C.A.S.), <i>Vp & Actuary</i> , National Council On Comp Ins, 1 Penn Plaza, New York NY 10017	1965
Kalmbach, Leland J. , (F.S.A.), <i>Chairman of Board</i> , Mass. Mutual Life Ins. Co., 1295 State St., Chelsea MI 48118 413/788-8411	1965
Kamer, Joel V. , (F.S.A.), <i>Associate Controller</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, 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., 1401 Walnut St., Philadelphia PA 19102 665-1401	1971
Kane, Howard L. , (F.S.A., M.C.A.), Woodward Ryan Sharp & Davis, 3 Park Ave., New York NY 10016 212/689-4100	e 1971
Kanitkar, Yeshwant G. , (A.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co., One Marine Midland Plaza, Suite 1400, Rochester 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, Donald W. , (F.S.A.), <i>Associate Actuary</i> , Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	1976
Kaplan, Michael H. , (F.S.A., F.C.I.A.), <i>Sr. 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 St, 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.), <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>Sr Actuarial Assistant</i> , Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600	1978
Karp, Ronald , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Karsten, Orlo L. , (F.S.A.), <i>Vice Pres-Policyowner Service</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 & Co., 3570 Warrensville Ctr. Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Kastrinsky, Ira G. (F.S.A.), <i>Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englewood Cliffs NJ 07632 201/567-0001	1979
Kates, Phillip B. , (F.C.A.S.), <i>Chairman of the Board & Pres.</i> , Independent Fire Ins. Co., 1 Independent Dr., Jacksonville FL 32276 904/358-5159	1965
Katz, Gerald L. , (F.S.A.), <i>Asst. Vice President & Actuar</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	1974
Katzan, Philip , <i>Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1976
Kauffman, Alan S. , <i>Director</i> , Samuel J. Savitz & Assoc. Inc., 1845 Walnut St Ste 1400, Philadelphia PA 19103 215/563-9930	e 1976
Kaufman, Allan , (F.C.A.S.), <i>Peat Marwick Mitchell & Co.</i> , 345 Park Ave., New York NY 10022 212/758-9700	1977
Kavanagh, Brian , <i>President</i> , Farmers National Life Ins Co., 3550 Biscayne Blvd. Miami FL 33137	e 1970
Kaye, Richard M. , (F.S.A.), <i>Partner</i> , Cooper & Lybrand, 211 W Fort St, Detroit MI 48220	e 1976
Kaysen, Kenneth E. , <i>Group Mathematican</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	1966
Keyton, Howard H. , (F.S.A., F.C.A., F.C.A.S.), <i>Vice President & Actuary</i> , Security First Group, P.O. Box 92193, Los Angeles CA 90009 213/556-2474	1965
Kazakoff, Michael , (F.S.A., F.C.A., F.C.I.A.), <i>Vice President & Actuary</i> , Mutual of Omaha Ins. Co., 33rd & Dodge Sts., Omaha NE 68131 402/342-7600	1965
Kazanjan, Agnes , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Kazin, Iris H. , (F.S.A.), <i>Actuarial Consultant</i> , Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff Mn NY 10510 914/769-9200	e 1976
Keating, Richard C. , (F.C.A.), <i>Chairman of Exeuit Committee</i> , A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1976
Keaton, Charles W. , (F.S.A.), <i>Executive Vp</i> , McCready & Keene Inc, 8041 Knue Rd, PO Box 50280, Indianapolis IN 46250	e 1965
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 & Dir</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 211/482-5210	e 1965
Keene, Vicki Sue , (F.C.A.S.), <i>Assistant Actuary</i> , Actna Ins. Co., 55 Elm St., Hartford CT 06156 203/273-0123	1977

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

137

	Enrolled
Keetch, G Y, (F.C.A.), Consulting Actuary, 1140 NW 63rd St, Oklahoma City OK 73116	e 1965
Keffer, William W, (F.S.A.), Consultant, Great-West Life Assurance Co, 1 Park Cntl Plz Ste 1300, 1515 Arapahoe St, Denver CO 80202 204/946-1190	e 1965
Keh, Alfonso D., (F.S.A.), Actuarial Analysts Inc., 500 Bloomfield Ave., Verona NJ 07044 215/864-4525	e 1977
Kehela, Edmund F, (A.S.A.), Vice President & Actuary, William M. Mercer Inc., 3303 Wilshire Blvd., Los Angeles CA 90010 213/380-1600	e 1968
Keller, John W, (F.S.A.), Assistant Dir of Policy Issue, Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	1972
Keller, Thomas, (F.S.A.), Assistant Vice Pres & Actuary, Fireman's Fund Amer Life Ins, 1600 Los Gamos Dr, San Rafael CA 94911 415/485-5170	1977
Kelley, Jack A, (F.S.A.), Associate Actuary, Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 219/424-5421	1976
Kelley, Vance W, (A.S.A.), Assistant Actuary, United Farm Bureau Family Life, 130 E. Washington St., Indianapolis IN 46204 317/263-7719	1971
Kellie, William C, (F.S.A.), Associate Group Actuary, Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1974
Kellison, Stephen G, (F.S.A.), Executive Director, American Academy of Actuaries, 1835 K St. #515, Washington DC 20006 202/223-8196	e 1968
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 Pres & Assoc Actuary, The Prudential Ins Co, 201 Willowbrook Blvd, 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, Thomas J, (F.S.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.), Asst. Manager-Employee Benefit, Bethlehem Steel Corp., Martin Tower Room 526, Bethlehem PA 18016 215/694-7900	e 1974

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Kenigson, George , (F.S.A.), 100 W Cold Spring Lane, 100 W Cold Spring Lane, Baltimore MD 21210	1965
Kennedy, Donald E , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	1967
Kennedy, Douglas , (A.S.A.), <i>Actuary</i> , Actuarial Research & Dvlpmnt, 2666 Tigertail Ave., Suite 106, Miami FL 33133 858-1675	e 1976
Kennedy, J. Stephen , (A.S.A.), <i>Senior Consultant</i> , A. S. Hansen Inc., 150 N. Wacker Dr., #3100, Chicago IL 60606 312/648-0345	e 1976
Kennon, Ralph , (F.S.A.), 4901 Garfield Ave., Minneapolis MN 55409	1965
Kent, Irwin I , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , Actuarial Services Inc., 1090 Morris Ave., Union NJ 07083 201/352-3400	e 1965
Kent, Morton J. , (F.S.A.), <i>President</i> , Vancap Investment Corp., 100 W. Ninth St. #806, Chattanooga TN 37402 615/756-0437	e 1965
Kenyon, Frederic V , (F.S.A.), William M. Mercer Inc., 3303 Wishhire Blvd., Los Angeles CA 90010 213/380-1600	e 1970
Kerns, Gilbert E , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 251 S Lake Ave, Pasadena CA 91101	e 1965
Kerr, Norman W. , <i>Vice President</i> , William M. Mercer Inc., 600 Grant St., Pittsburgh PA 15219 412/288-8800	e 1969
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.), Capitol Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	1969
Kesselman, Harvey , (A.S.A.), <i>Actuary</i> , Miller Mason & Dickenson Inc., 2227 Bryn Mawr Ave., Philadelphia PA 19025 215/879-6300	e 1976
Ketzlach, Kalman J , (F.S.A.), <i>Associate Actuarial Director</i> , Prudential Ins. Co., P. O. Box 9060, Van Nuys CA 91450 213/992-2182	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
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>Actuarial Director</i> , Prudential Property & Casualty, P.O. Box 419, Holmdel NJ 07733 201/877-6000	1973
Kidd, Robert M , (A.S.A.), 1824 Mears Ave, Cincinnati OH 45230	1966
Kidd, Thomas D , (F.S.A., F.C.I.A.), <i>Actuary</i> , The Wyatt Co., 550-409 Granville St., Vancouver BC 604/688-6211	1975
Kidwell, W Duane , (F.S.A., F.C.I.A.), <i>V. P. & Senior Actuary</i> , Paul Revere Life Ins. Co., 18 Chestnut St., Worcester MA 01608 617/799-4441	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

139

Enrolled

- Kiefer, Donald C.**, (F.S.A.), *Assistant Actuary*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4768 1978
- Kiefer, James C.**, (A.S.A.), *Consulting Actuary*, Powers Carpenter & Hall Inc., 7701 Forsyth Blvd., St Louis MO 63105 314/725-0114 1975
- Kieley, John**, (F.S.A.), *Consultant*, Hewitt Assoc., 666 Glenbrook Rd., Stamford CT 06906 203/357-9000 e 1977
- Kientz, Dorothy I.**, (A.S.A., F.C.A.), *Staff Actuary*, G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800 e 1965
- Kiernan, William J.**, (F.S.A.), *Vice President & Actuary*, Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 1973
- Kieser, Manfred B.**, (A.S.A.), *Actuary*, 300 Locust St., Akron OH 44302 216/253-4558 e 1971
- Kikla, Samuel M.**, (F.S.A.), *Actuary*, Touche, Ross & Co., 780 Northstar Center, Minneapolis MN 55402 612/333-2301 e 1976
- Kilbourne, Frederick W.**, (F.S.A., F.C.A., F.C.I.A., F.C.A.S.), *Consulting Actuary*, 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.), *Actuary-Taxes*, Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000 1974
- 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.), *Assistant Actuary*, Provident National Assur Co, Fountain Sq, Chattanooga TN 37402 615/755-1874 1978
- King, David P.**, (F.S.A.), *Actuary*, United Family Life Ins. Co., P.O. Box 2204, Atlanta GA 30301 404/659-3300 1978
- King, James A.**, *Consulting Actuary*, 40 W. 57th St., New York NY 10019 212/765-2000 e 1971
- King, Jon L.**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 e 1975
- King, Norman R B.**, (M.C.A.), *Actuary & General Manager*, Professional Life & Casualty, 720 N Michigan, Chicago IL 60611 312/642-2456 1967
- King, Russell L.**, *Vice President & Actuary*, National Old Line Ins. Co., 501 Woodlane, Little Rock AR 72203 501/372-5000 e 1966
- Kingston, Mary F.**, *Deputy Commissioner*, Mass Div of Insurance, 100 Cambridge St, Boston MA 02202 617/727-2243 e 1967
- Kingston, Stuart J.**, (A.S.A., F.C.A.), *Pension & Actuarial Consultant*, National Life Ins. Co., National Life Dr., Montpelier VT 05602 802/223-3431 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Kinsey, Paul F.**, (A.S.A.), *Assoc Dir of Data Processing*, Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444 1966
- Kioski, A. Gregory**, (A.S.A.), *Asst Actuary*, Dan McGinn & Assoc. Inc., e 1976
1150 S. Olive St., Los Angeles CA 90405 213/747-6501
- Kirby, William J.**, *Manager Pension & Field Serv.*, Aetna Variable e 1966
Annuity Life, 151 Farmington Ave., Hartford CT 06115
203/273-6281
- Kirkpatrick, James L.**, *Consulting Actuary*, 3139 Cardinal Lane, e 1966
Hendersonville NC 28739 704/692-2052
- Kirkpatrick, Thomas H.**, (F.S.A.), 50 Celestial Way Apt. 1E, Juno Beach, 1965
FL 33408
- Kirschenbaum, Anna L.**, (F.S.A.), *Sr Actuarial Staff Assistant*, 1978
Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York
NY 10019 212/554-1234
- Kischuk, Richard K.**, (F.S.A.), *Assistant Vice President*, Lincoln e 1976
National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801
219/424-5421
- Kitchen, Duane**, (A.S.A.), *Vice President*, William M. Mercer Inc., e 1966
3303 Wilshire Blvd., Los Angeles CA 90010 213/380-1600
- Kitchen, Emmett B.**, (A.C.A.), *President*, Mutual Life Ins Co of 1966
Washingtn, 1900 L St. N.W., Washington DC 20036
202/296-2650
- Kittredge, John K.**, (F.S.A.), *Executive Vice President*, Prudential Ins. 1965
Co., Prudential Plaza, Newark NJ 07101 201/877-6556
- Kivi, Michael R.**, (F.S.A.), *Consulting Actuary*, Alexander & Alexander e 1978
Inc., 7650 Second Ave., Detroit MI 48202 313/872-3300
- Klaasse, Frank L.**, (F.S.A.), *V. P. - Corporate Systems*, Provident Life 1966
& Accident, Fountain Sq., Chattanooga TN 37402
615/755-1682
- Klaassen, Eldon J.**, (F.C.I.A., F.C.A.S.), *Actuary*, The Wyatt Co., 233 1965
S. Wacker Dr., Sears Tower Suite 5600, Chicago IL 60606
312/876-1616
- Klaristenfeld, Harry I.**, (F.S.A.), *Actuarial Assistant*, Teachers Ins. & 1978
Annuity Assn., 730 Third Ave., New York NY 10017
212/490-9000
- Kleen, John T.**, (A.S.A.), *Assistant Actuary*, Mutual Trust Life Ins. Co., 1971
1200 Jorie Blvd., Oak Brook IL 60521 312/887-7000
- Kleiman, John B.**, (F.S.A.), *Associate Actuary*, Aetna Variable Annuity 1976
Life, 151 Farmington Ave., Hartford CT 06115 203/273-6263
- Klein, David M.**, (F.C.A.S.), *Staff Assistant to President*, Hartford Ins. 1975
Group, Hartford Plaza, Hartford CT 06070 203/547-3026
- Klein, Nancy W.**, A. S. Hansen Inc., 529 5th Ave., New York NY e 1977
10017 212/490-3400

Members

141

Enrolled

Klein, Oscar R. (F.S.A., F.C.I.A.), <i>Executive V P & Chief Actuary</i> , Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000	e 1965
Klein, Robert Alan (A.S.A.), <i>Manager, Pension Trust Service</i> , Sun Life Assur. Co., 1 Sun Life Executive Park, Wellesly Hills MA 02181 617/237-6030	e 1976
Klein, Ronald (F.S.A.), <i>Assistant Actuary</i> , Sun Life Assur. Co., 1 Sun Life Executive Park, Wellesley Hls MA 02181 401/456-6600	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., F.C.I.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 314/444-1405	e 1976
Kline, Douglas F. (F.C.A.S.), <i>Associate Actuary</i> , Fireman's Fund Ins Co, 3333 California St, San Francisco CA 94118 415/929-2805	1976
Kling, Richard W. (F.S.A.), <i>Vice President & Chief Actuar</i> , IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3785	1970
Klingman, George C. (A.C.A.S.), <i>Second Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1971
Klinzman, Frank W. (F.S.A.), <i>Vice President & Actuary</i> , General Reassur. Corp., Two Greenwich Plaza, Greenwich CT 06830 203/661-5060	1965
Kloss, Joseph C. (A.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/945-8000	e 1976
Clueh, Kenneth C. (F.S.A.), <i>Vice President & Actuary</i> , United Ins. Co. of America, One E. Wacker Dr., Chicago IL 60601 312/266-3500	1967
Knies, Paul H. (F.S.A.), <i>Sr Vice President & Controlle</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 Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5429	1972
Knopf, Myrna L. <i>Secretary</i> , Seal & Lohse Inc, 1143 Apples, La Mottaz Switzerland	1967
Knowler, Lloyd A Dr. <i>Professor</i> , Iowa University, Actuarial Science & Stat., Iowa City IA 52242 319/353-4650	e 1966
Knowles, Robert L. (F.S.A.), <i>Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., 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., 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 S. Flower St., Los Angeles CA 90017 213/626-5542	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Koch, Joseph J. , (F.C.A.), <i>Consulting Actuary</i> , EBASCO Risk Mngmnt Constng, 100 Church St, New York NY 10007 212/785-8720	e 1965
Koch, Kenneth E. , (F.C.A.), <i>Actuary</i> , S. M. Hyman Co., 300 N Charles St, Baltimore MD 21201 301/685-6688	e 1970
Koch, Robert B. , (F.S.A.), <i>Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6538	1965
Kodis, Robert L. , <i>Assistant Supervisor</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	e 1966
Koger, Gerald T. , (M.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 300 W Osborn, Phoenix AZ 85103	1966
Kohlmann, Milton N. , <i>Pension Actuary</i> , Planned Retirement Consultants, 171 E. Ridgewood Ave., P. O. Box 1269, Ridgewood NJ 07450 201/447-6010	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
Kole, Morris B. , (F.C.A.S.), <i>Actuary</i> , State Ins. Fund, 199 Church St, New York NY 10007 212/964-7100	1965
Kollar, John J. , (F.C.A.S.), Ins. Services Office, 160 Water St., New York NY 10038 212/487-4912	1975
Kolodny, George , (F.S.A.), 20 East 35th St, New York NY 10016	1965
Koloms, Leonard , (F.S.A.), <i>V. P. & Actuary-Personal Ins.</i> , Benefit Trust Life Ins. Co., 1771 W. Howard St., Chicago IL 60626 312/274-8100	1976
Konicki, John P. , <i>Sr Actuarial Consultant</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	e 1977
Konovsky, Arthur E. , <i>Vice President Consul. Actuar</i> , Employees Life Co. Mutual, 916 Sherwood Dr., Lake Bluff IL 60044 312/234-6240	1965
Koons, Edmond E. , (F.S.A.), Huggins & Co. Inc., 503 Bancroft Rd, Media PA 19065 215/665-1401	e 1978
Koopersmith, Michael B. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Paul Revere Life Ins. Co., 18 Chestnut St., Worcester MA 01608 799-4441	1975
Kopel, Gerald , (F.S.A.), <i>Assistant Actuary</i> , Home Life Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1975
Koppel, Spencer , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Combined Ins. Co., 5050 N. Broadway St., Chicago IL 60640 312/275-8000	1970
Kormes, Mark , (F.C.A.S.), <i>Consulting Actuary</i> , P. O. Box 148, Gracie Square Station, New York NY 10028 212/861-5129	e 1965
Kornhauser, Marvin L. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1965
Korper, Leslie E II , (F.S.A.), Hartford Life Ins. Co., Hartford Plaza, Farmington HI MI 48024	1971

Members

143

	Enrolled
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
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, Constatine J, (F.S.A.), 'Ethniki' Insurance Co, Karageorghis Servias 8, Athens, Greece	1977
Kowalchuk, Theodore J III, (F.S.A., F.C.A.), T. J. Kowalchuk & Assoc. Inc., 666 5th Avenue, New York NY 10019 212/757-2846	e 1965
Kraabel, Stephen E, (F.S.A., A.C.A., F.C.I.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
Kraft, Raymond J, <i>Regional Vice President</i> , Natl H & W Retirement Assn, 1234 Market St, Philadelphia PA 19107 215/563-1650	e 1976
Krause, Gustave A., (A.C.A.S.), <i>Assistant Vice President</i> , Edward H. Friend & Co., 1800 K St. N.W., Suite 500, Washington DC 20006 202/785-9080	1977
Kraushaar, Charles W., Jr., (F.S.A.), <i>Second Vp & 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 Rd., 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 Ins. Co., John Hancock Place, P O Box 111, Boston MA 02117 617/421-4107	e 1970
Kreamer, James R, (F.S.A.), <i>Assistant Actuary</i> , International Harvestors, 401 N. Michigan Ave., Chicago IL 60611 312/876-1616	e 1973
Kreider, Donald E, (F.S.A.), <i>Vice President & Actuary</i> , ITT Life Ins. Corp., 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 St. NW, Washington DC 20006 202/452-0660	1978
Krenz, Joseph A, (A.S.A.), <i>Consulting Actuary</i> , Af Life Bldg. Ste. 404, 4th & Ringo St, Little Rock AR 72207 501/372-5982	1967
Kretschmer, Albert H., Jr., (F.S.A.), 2 Colony Blvd. #139, Wilmington DE 19802	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Kreuzer, James H. , (F.C.A.S.), <i>Asst. V. P. & Assoc. Actuary</i> , Chubb & Son Inc., 51 John F. Kennedy Pkwy., Short Hills NJ 07078 201/467-6340	1976
Krieger, Raymond B. , (F.S.A.), <i>Consulting Actuary</i> , Conn. Mutual Life Ins. Co., 1633 Broadway, New York NY 10019 203/549-4111	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
Krisher, William K. , (F.S.A.), <i>Senior Vice President</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 617/725-6000	1965
Krogh, Elden. , (F.S.A.), <i>Vice President & Actuary</i> , National Guardian Life Ins., P O Box 1191, Madison WI 53701 608/257-5611	1965
Kroll, Alice. , (F.S.A.), <i>Assistant Actuary</i> , Fidelity Bankers Life Ins. Co., P. O. Box 2368, Richmond VA 23219 804/285-7371	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 Dr., 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>Actuarial Assistant</i> , William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6727	e 1976
Kuehn, Ronald T. , (F.C.A.S.), <i>Assistant Actuary</i> , Maryland Casualty Co, Assistant Actuary, Maryland Casualty Co, Baltimore MD 21211 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	1973
Kuhlmann, George H. , (A.S.A.), <i>Assistant Vice President</i> , Nationwide Corp., One Nationwide Plaza, Columbus OH 43216 614/227-7670	1970
Kuhn, Jeffrey P. , (F.S.A.), <i>Assistant Actuary</i> , Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	1975
Kunesh, Daniel J. , (F.S.A.), <i>Supervisor</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., F.C.I.A.), <i>President</i> , A. M. Kunis & Co., Inc, 184 Grand Avenue, Englewood NJ 07631	e 1965

Members

145

	Enrolled
Kunis, Manuel , <i>Vice President</i> , A. M. Kunis & Co., 184 Grand Ave., Englewood NJ 07631 201/569-0995	e 1976
Kunkemueller, Henry A. , (F.S.A.), <i>Vice President & Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/791-7000	e 1965
Kvernland, Jack T. , (F.S.A., F.C.I.A.), <i>President</i> , Prudential Property & Casualty, P.O. Box 419, Holmdel NJ 07733 201/946-5050	1965
Kwasha, H Charles , (A.S.A., F.C.A.), <i>Partner & Consulting Actuary</i> , Seth, Evans & Aronson Inc, 866 United Nations Plaza, New York NY 10017	1965
Kyle, George B. , (F.S.A., F.(I.A., A.F.A.A.), <i>Consulting Actuary</i> , 130 S. Bemiston Ave., 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 Ave. S., New York NY 10003 212/473-3000	e 1965
Labrosse, Pierre , (A.S.A.), 333 S. New Hampshire, Apt. 203 1/2, Los Angeles CA 90020	1971
Labute, Ronald , (A.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1966
Laccetti, Nicholas J. , <i>V. P. & Associate Actuary</i> , Martin E. Segal Co., 730 Fifth Ave., 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. , (A.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 & Co., 780 Northstar Center, Minneapolis MN 55402 612/333-2301	1977
Lake, Meno T. , (F.S.A., F.C.I.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>Associate Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1976
Laketek, Maryann , <i>Senior Actuarial Specialist</i> , Towers Perrin Forster & Crosby, 233 S. Wacker Dr., Chicago IL 60606 312/876-0909	e 1978
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, Michael , (F.C.A.S.), <i>Casualty Actuary</i> , State of Oregon Div of Ins, 158 12th St NE, Salem OR 97301 503/378-4271	1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lambert, Bill G. , <i>Vice President</i> , T Ramon Perdue & Assoc Inc, PO Box 4306, Montgomery AL 36101	e 1977
Lambert, Michael J. , (A.S.A.), <i>Associate Consultant</i> , Coopers & Lybrand, 2500 Anaconda Tower, Denver CO 80202	e 1976
Lamontagne, Robert J. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06095 203/277-7310	e 1976
Lamps, Dale , (F.S.A.), <i>Vice President</i> , Watkins, Ross, Waterfield & Baines, 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., P.O. Box 1279, Topeka KS 66601 913/267-1234	1979
Lancaster, Edwin B. , (F.S.A., F.C.I.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>Asst. V. P. & Assoc. Actuary</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
Lange, Jeffrey T. , (F.C.A.S.), <i>Vice President</i> , Royal-Globe Ins. Cos., 150 William St., 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
Langer, David , (A.S.A.), <i>President</i> , David Langer Co. Inc., 60 E. 42nd St. #2106, New York NY 10017 212/986-2942	e 1966
Langhans, John , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins., 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.), William M. Mercer Inc., 515 Olive St., St. Louis MO 63101 314/421-0800	e 1975
Larew, John R. , (A.S.A.), <i>Director</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-5655	e 1969
Larimore, Stuart B. , <i>Manager, Actuarial Services</i> , Boise Cascade Corp., One Jefferson Sq., Boise ID 83728 208/384-8345	e 1976

Members

147

Enrolled

- Larkin, James P.**, (F.S.A.), *Senior Vice President*, Security Mutual Life Ins. Co., 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.), *Consulting Actuary*, 1928 East Eighteenth, Denver CO 80206 303/377-3469 e 1977
- Larson, Robert E.**, (F.S.A.), *Chief Actuary*, US RR Retirement Board, 844 Rush St, Chicago IL 60611 312/751-4915 e 1965
- Larson, Ronald J.**, 801 37th Ave. N.E., Puyallup WA 98371 e 1978
- Lastinger, James C.**, (A.S.A.), *Consultant*, A. S. Hansen Inc., 400 Colony Sq. #604, Atlanta GA 30309 404/892-1539 e 1976
- Latimer, Murray W.**, (F.C.A., F.C.I.A., F.C.A.S.), M W Latimer Consultants, 1625 K St NW, Washington DC 20006 202/393-2811 e 1965
- Latta, Raymond A.**, (F.C.A.), *Consulting Actuary*, Latta & Langston, 515 E Amite St Rm 622, Jackson MS 39201 601/352-7851 1965
- Lauer, J Alan**, (F.S.A.), *Actuary*, Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600 1965
- 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.**, *Account Supervisor*, S. M. Hyman Co., 300 N Charles St, Baltimore MD 21204 301/685-6688 e 1976
- Lautzenheiser, Barbara J.**, (F.S.A.), *Vp & Actuary*, Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 515/247-5111 e 1968
- 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 Pres & Assoc Actuary*, Howard E. Nyhart 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., 1401 Walnut St., Philadelphia PA 19102 215/665-1401 e 1966
- Lawrence, Stewart D.**, (F.S.A.), *Senior Actuarial Assistant*, Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600 1977
- Lawson, Harold R.**, (F.S.A., F.C.I.A.), *R (Retired)*, 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lazerson, Jacob A. , (A.S.A.), <i>Actuary</i> , Insurance Dept of Pa, 402 Finance Bldg, Harrisburg PA 17120	e 1966
Learson, Richard J. , (A.S.A.), <i>Consulting Actuary</i> , 633 Third Ave., Suite 2003, New York NY 10017 212/986-5107	e 1966
Leary, Thomas J. , (F.S.A.), <i>Second Vice Pres & 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 Banks Life Ins Fund, 200 Park Ave, New York NY 10017 212/598-7450	1965
Lebenson, Robert D. , <i>Executive Vp & Actuary</i> , National Pension Services Inc, 1 N Broadway, White Plains NY 10601	e 1976
Leblanc, Sidney A. , (F.S.A.), <i>2nd 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, P. O. Box 302, Bala Cynwyd PA 19004	e 1978
Lebos, Leo, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Gulf Life Ins. Co., 1301 Gulf Life Dr., Jacksonville FL 32207 904/399-8800	1974
Lebourveau, Allan F. , (F.S.A., F.C.I.A.), 129 Layton St, Ojai CA 93023	1965
Lebow, Kenneth D. , (F.S.A.), <i>Associate Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 08816 212/586-4000	1975
Leckenby, Jean R. , <i>Actuary</i> , Angell & Disend Inc., 2000 Commonwealth Ave., Newton MA 02166 617/964-0560	e 1978
Leckie, Robin B. , (F.S.A., F.C.I.A.), <i>Sr. V. P. & Chief Actuary</i> , Manufacturers Life Ins. Co., 200 Bloor St. E., Toronto Ont 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
Lee, Antony Y. , <i>Actuarial Admin Analyst</i> , William M. Mercer Inc., 3303 Wilshire Blvd., Los Angeles CA 90010 213/380-1600	e 1976
Lee, Curtis H. , (F.S.A.), <i>Assoc Vp & Assoc Actuary</i> , Fidelity Union Life Ins. Co., Fidelity Union Life Bldg, Dallas TX 75201 214/653-2600	1973
Lee, H. Douglas , (F.S.A., F.C.I.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, Toronto Dominion Centre, P O Box 281, Toronto Ont 416/362-2333	e 1975
Lee, Harry A. , 2400 Granthurst, Topeka KS 66611	1966
Lee, Lucian R. , <i>Assist Secretary & Assist Act</i> , Liberty Life Ins. Co., P.O. Box 789, Greenville SC 29602 803/268-8111	1969
Leen, John R. , <i>Actuarial Consultant</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6000	e 1976

Members

149

Enrolled

e 1976

Lefevre, Paul H., (F.S.A.), *Sec Vice President & Actuary*, Boston
Mutual Life Ins. Co., 120 Royal St., Canton MA 02332
617/828-7000

Leff, Harold, (F.S.A.), *Assistant Actuary*, Metropolitan Life Ins. Co., 1975
One Madison Ave., New York NY 10010 212/578-5892

Leggett, Richard A., (F.S.A., F.C.I.A.), *Vice President & Actuary*, 1965
Travelers Ins. Co., One Tower Sq., Hartford CT 06115
203/277-2486

Legris, Jean M., (F.F.A.A.), *Consulting Actuary*, 52 Vassar Ave., 1965
Providence RI 02906

Lehane, Leo J., (A.S.A.), 1001 Park Ave., Lake Park FL 33403 1966

Lehman, Merlin R., (A.C.A.S.), *Associate Actuary*, State Farm Mutual 1977
Auto Ins., One State Farm Plaza, Bloomington IL 61701
309/662-2311

Lehman, Stephen H., (F.S.A.), *Consultant*, Towers Perrin Forster & 1971
Crosby, 600 Third Ave., New York NY 10016 212/661-5080

Lehman, W Douglas, (F.S.A.), *Assistant Actuary*, Pacific Mutual Life 1977
Ins. Co., 700 Newport Center Dr., Newport Beach CA 92714
714/640-3071

Lehmann, Earl R., *Assistant Actuary*, Country Life Ins. Co., 1701 1970
Towanda Ave. P.O. 575, Bloomington IL 61701 309/828-0021

Lehmann, Steven G., (F.S.A., A.C.A.S.), *Associate Actuary*, State Farm 1977
Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701
309/662-2041

Leight, Arthur S., (F.S.A., A.C.A.S.), *Consulting Actuary*, Consulting 1965
Actuaries Intl. Inc, 666 Fifth Ave., Room 2226, New York NY
10019 212/586-7500

Leight, Douglas L., (F.S.A.), New York Life Ins. Co., 51 Madison 1977
Ave., New York NY 10010 212/576-7000

Leight, Grace, (A.S.A.), *Manager*, Peat Marwick Mitchell & Co., 345 1966
Park Ave., New York NY 10022 212/758-9700

Leighty, William G., (F.S.A.), *Consultant*, Towers Perrin Forster & 1975
Crosby, 233 S. Wacker Dr., Chicago IL 60056 312/876-0909

Leimkuhler, Urban E., Jr., (F.C.A.S.), *Vice President & Actuary*, U. S. 1978
Fidelity & Guaranty Co., 100 Light St., Baltimore MD 21202

Leisinger, Warren, (F.S.A.), *Manager-Life Actuarial System*, M & R 1978
Services, 1301 Fifth Ave., Suite 3600, Seattle WA 98101
206/624-7970

Leister, Harry M., Jr., (F.S.A.), *Consulting Actuary*, Conrad M. Siegel 1965
Inc., 500 Nationwide Dr. #100, Harrisburg PA 17110
717/652-5633

Lemery, Francis P., (F.S.A.), *Asst Vice Pres & Assoc Actuar*, Kansas 1969
City Life Ins. Co., 3520 Broadway, Kansas City MO 64141
816/753-7000

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lemieux, Richard G. , (F.S.A.), <i>Assistant Vice President</i> , William M. Mercer Ltd., 1801 McGill College Ave., Quebec P.Q.	1975
Lenser, John M. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., Two Pennsylvania Plaza, New York NY 07450 212/279-7948	1973
Leonard, Bradley D. , (F.S.A.), <i>Vice President & Actuary</i> , Wisconsin Life Ins. Co., 709 N. Segoe Rd., Madison WI 53705 608/238-5841	e 1974
Leonard, Gregory E. , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., St. Louis MO 63105 314/862-7611	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.), <i>V. P. & Associate Actuary</i> , Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2011	e 1969
Leong, Leonard P J. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 44 Montgomery St., Suite 200, San Francisco CA 94104 415/362-1407	e 1967
Lerner, Gary G. , <i>Actuary</i> , Johnson & Higgins, One Century Plaza, 2029 Century Park East, Los Angeles CA 90067 213/552-8700	e 1969
Leslie, William , (F.C.A.S.), <i>Vice President</i> , Continental Ins. Co., 80 Maiden Lane, New York NY 10038 212/374-2254	1965
Leslie, William H. , (F.S.A.), <i>Asst. V. P. & Group Actuary</i> , Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-5285	e 1969
Lesueur, David C. , (F.S.A.), <i>Associate</i> , Towers Perrin Forster & Crosby, 2029 Century Park E., Los Angeles CA 90067 213/553-3470	e 1978
Letourneau, H. Louis , <i>Actuary</i> , Watkins, Ross, Waterfield & Baines, 402 A Waters Building, Grand Rapids MI 49508 616/456-9696	e 1976
Letson, Edward W. , <i>Vice President</i> , Rael & Letson, 1200 Bayhill Rd., San Bruno CA 94066 415/871-7701	1966
Letwin, Fred G. , (F.S.A.), <i>Pension Actuary</i> , American United Life Ins. Co., One W. 26th St., Indianapolis IN 46226 317/923-7201	e 1965
Leube, Joseph J. , <i>Assistant Vice President</i> , Alexander & Alexander Inc., 255 Public Ledger Bldg., Philadelphia PA 19106 215/923-5300	e 1976
Levene, David , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins Co, 25 Orville Dr., Bohemia NY 11716 212/578-2211	1971
Levenson, Martin , (A.S.A.), <i>Sr Vice President & Actuary</i> , Martin E. Segal Co., 730 Fifth Ave., New York NY 10019 212/586-5600	e 1966
Levesque, Claire E. , <i>Pension Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	e 1977
Levin, Howard J. , (F.S.A.), <i>Partner</i> , Hewitt Assoc., 120 S Riverside Plaza, Chicago IL 60606 312/726-2040	e 1975

Members

151

	Enrolled
Levin, Joseph W. , (F.C.A.S.), <i>Vice President & Actuary</i> , Employers Reins. Corp., 21 W. 10th St., Kansas City MO 64105 816/283-5210	1969
Levine, Kenneth , (F.S.A.), <i>Actuarial Assistant</i> , Mutual of New York, 1740 Broadway, New York NY 07470 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 Conn. Ave. N.W., Washington DC 20008 202/462-8986	1965
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 Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	e 1965
Levy, Harris S. , <i>President, Actuary & Consultant</i> , Certified Actuarial Consultant, 61 N. Maple Ave., Box 484, Ridgewood NJ 07451	e 1978
Levy, Thomas D. , (F.S.A., F.C.I.A.), <i>Sr. Vice President & Actuary</i> , Martin E. Segal Co., 607 Boylston St., Boston MA 02116 617/262-0550	e 1970
Lew, Edward A. , (F.S.A.), <i>Consulting Actuary</i> , Route 1, P. O. 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
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>Sr. V. P. - Ins. Operations</i> , Mutual Security Life Ins. Co., 3000 Coliseum Blvd. E., Fort Wayne IN 46805 219/484-0511	1965
Lewis, W James D. , (F.S.A., F.C.I.A.), <i>President Canadian Operns</i> , Prudential Ins. Co., 4 King St. W., Toronto Ont 416/366-6971	1971
Lewis, William E. , (F.S.A.), <i>Senor 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, William H., Jr. , (F.S.A., F.C.A.), <i>President</i> , Lewis & Ellis Inc., 7540 LBJ Freeway, Dallas TX 75248 214/661-9047	e 1969
Lewis, Winthrop T. , (A.S.A.), 50 Ancient Way, Yarmouth Port MA 02675	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Lhamon, Frederic T. , (F.S.A.), <i>Actuary</i> , Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940	e 1975
Libbey, David W. , (F.S.A.), <i>Assistant 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 Ins. Co., 151 Farmington Ave., Hartford CT 06117 203/273-0123	1971
Libman, Michael L. , (A.S.A.), <i>Consulting Actuary</i> , Kass Germain & Company, 3570 Warrensville Ctr Rd, Shaker Hts OH 44122	1971
Liddle, J Thomas , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4254	1966
Lieberman, Sherman B. , (F.S.A.), Martin E. Segal Co., 607 Boylston St., 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>General Manager</i> , Prudential Life Ins Co of Amer, PO Box 9444, Minneapolis MN 55440 612/374-8365	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 Limited, 1414 Hutchison House, 10 Harcourt Road, Hong Kong	1970
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 Rd., Nokomis FL 33555	1966
Linden, John R. , (F.C.A.S.), <i>Chief Casualty Actuarial Div</i> , Connecticut Ins. Dept., 165 Capitol Ave. P.O. Box 816, Hartford CT 06115 203/566-5502	1965
Lindgren, Robert E. , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/621-9800	e 1976
Lindsay, Bruce G. , (A.S.A.), <i>Sr Vice President & Actuary</i> , United Services Life Ins. Co., 1701 Penn Ave NW, Washington DC 20006 202/298-6235	1966
Lindsay, Robert L. , (F.S.A., F.C.I.A.), <i>Sr. V. P. & Chief Actuary</i> , Mutual of New York, 1740 Broadway, 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>Sr Vice Pres & Corp Actuary</i> , Life Ins. Co. of North America, 1600 Arch St., Philadelphia PA 19087 215/241-4134	1974
Line, Russell A. , (F.S.A.), <i>2nd V. P. & Assoc. Actuary</i> , Midland Mutual Life Ins. Co., 250 E. Broad St., Columbus OH 43215 614/228-2001	1968

Members

153

	Enrolled
Ling, George S. , (A.S.A., F.C.A., F.F.A.A.), Vice President & Secretary, Kruse O'Connor & Ling Inc., 1212 NW 12th Avenue Gainesville FL 32601 904/375-3800	e 1966
Link, Robert F. , (F.S.A.), Vice President, Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4506	e 1965
Linn, Eldon R. , (A.S.A.), 2nd V. P. & Associate Actuary, Acacia Mutual Life Ins. Co., 51 Louisiana Ave. Nw., Washington DC 20001 202/628-4506	1966
Lino, Richard , (F.C.A.S.), Actuary, Ins Services Office, 160 Water St, New York NY 10038	1965
Linquanti, August J. , (A.C.A.S.), Secretary, Royal-Globe Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1968
Liptak, Walter T. , (A.S.A., A.C.A.), Vice President & Actuary, Montgomery Ward Life Ins. Co., 140 S. State St., Chicago IL 60603 312/621-6000	e 1969
Lis, Raymond S. , (A.C.A.S.), Senior Actuarial Assistant, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-2285	1977
Liscord, Paul S. , (F.C.A.S.), Consulting Actuary, Liscord & Ward, Inc., 6 Loudon Rd., Concord NH 03301 603/228-1391	1965
Lisle, Lottie , (A.S.A., F.C.A.), U.S. Dept. of Labor, Pension & Welfare Benefit, 200 Constitution Ave. NW, Washington DC 20216 202/523-9211	e 1966
Lister, John J. , Assistant Vice President, William M. Mercer Inc., 3 Parkway, Philadelphia PA 19102 215/561-6200	e 1976
Litchenbury, Alfred L. , (F.S.A.), 2nd Vice President & Actuary, American Fidelity Assur. Co., 2000 Classen Center, Oklahoma City OK 73106 405/523-2069	1978
Little, D Alan , (F.S.A., F.C.A.), Consulting Actuary, Milliman & Robertson Inc., 251 S. Lake Ave., Pasadena CA 91101 213/577-1144	e 1966
Liu, Jack K. , (A.S.A.), Sr Group Pension Consultant, Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90054 201/877-6000	e 1966
Lively, David L. , (F.S.A.), Consulting Actuary, Carlin-Black Co., 1120 Morse Rd., Columbus OH 43229 614/436-3030	e 1966
Livingston, James A., Jr. , (F.S.A.), Senior Vice President, Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 205/325-2750	1965
Livorsi, Thomas J. , (F.S.A.), Consulting Actuary, Wolfman & Moscovitch, 222 W. Adams St., Chicago IL 60606 312/372-7767	e 1978
Livsey, Frank , (A.S.A., F.C.I.A.), Hewitt Assoc., P. O. Box 13, First Canadian Place, Toronto Ont	e 1974
Llewellyn, David , (F.S.A.), Vice President, Sentry Life Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/346-6995	1970
Loadman, Arthur E. , (F.S.A., F.C.I.A.), 126 Kingsway Avenue, Winnipeg MB	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Locicero, Joseph A. , <i>Employee Benefit Consultant</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Lockhart, B 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>Ex. V. P. & Senior Actuary</i> , Pension Planning Co. Inc., 355 Lexington Ave., New York NY 10017 212/867-4100	e 1965
Loeb, Harold A. , (A.S.A.), <i>Principal</i> , Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles CA 90010 213/480-4800	e 1976
Loeber, Richard H. , (F.S.A.), <i>Vice Pres & Actuary Gr Div</i> , Aetna Life Ins. Co., 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., F.C.I.A.), <i>Group Insurance Actuary</i> , North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont 416/362-6011	1976
Loftis, John M. , (F.S.A.), <i>Vice President, Special Projec</i> , Integon Life Ins. Corp., Box 3199, Winston Salem NC 27102 919/725-7261	1965
Lohse, Rudolph M. , (F.S.A.), <i>President</i> , Seal & Lohse Inc., 1001 Franklin Ave, Garden City NY 11530 516/741-5560	e 1965
Lome, Elinor , <i>Senior Consultant</i> , The Becker Co., Inc., 26 Washington St, East Orange NJ 07017 201/675-8900	e 1976
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
Lonergan, Thomas T. , (F.S.A.), <i>Actuary</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>Actuary</i> , Equitable of Iowa, 604 Locust St., 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>Consulting Actuary</i> , 4500 N Sewell, Oklahoma City OK 73118	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., P.O. Box 179, Cincinnati OH 45240 513/825-1880	1978
Longley-Cook, L H. , (A.S.A., F.C.A.S.), <i>Hinson's Island</i> , P. O. Box 722, Hamilton 5 Bermuda 809/292-2062	1965

Members

155

	Enrolled
Longmoore, John T. , (F.S.A., F.C.I.A.), <i>Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, 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> , Pension, Actuarial & Consulting Services, Inc., 411 Century Plaza, Lansdale PA 19446 215/362-2248	e 1969
Lord, Samuel H. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1970
Lorenz, Aldis J. , <i>Employee Benefit Plan Consln</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., PO Box 111, Boston MA 02117 617/421-6000	e 1977
Losk, Norman S. , (F.S.A., A.C.A.), <i>State Actuary</i> , State of Washington, 109 Institution Building, Olympia WA 98504	e 1972
Loughlin, Martin J. , (F.S.A.), <i>Group Actuary</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-5265	1969
Lovekamp, Glen H. , (A.S.A.), <i>Actuary</i> , Country Life Ins. Co., 1701 Towanda Ave. Pob. 575, Bloomington IL 61701 309/828-0021	e 1966
Low, George D. , (A.S.A.), 184 High St, Pittsfield MA 01201	1966
Lowden, Beverly S. , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-4153	1968
Lowden, Robert D. , (F.S.A.), <i>Vice President & Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2587	1965
Lowe, Robert F. , (F.C.A.S.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., St. Louis MO 63105 314/862-7611	1970
Lowrie, Walter B. , (F.S.A.), Occidental Life Ins., Co., Box 2101 Terminal Annex. Los Angeles CA 90249 213/742-2111	1966
Lubin, Lawrence , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Standard Security Life Ins Co, 485 Madison Ave, New York NY 10022 212/355-4141	1966
Lublin, Leon , (A.C.A.), <i>Vp & Actuary</i> , American Heritage Life Ins Co, 11 E Forsyth St, Jacksonville FL 32202	e 1966
Luckner, Warren R. , (F.S.A.), <i>Assistant Professor of Act</i> , Univ of Sci Nebraska Lincoln, 310 Burnett Hall, Lincoln NE 68588 402/472-2698	1977
Luk, Peter , (F.S.A.), <i>Vice President & Actuary</i> , Hang Lung Development Co. Ltd., 2-20 Paterson St. 25/F., Hanglung Centre, Hong Kong	1977

	Enrolled
Lukan, Edelberg , <i>Benefit Cost Advisor</i> , Mobil Oil Corp, 150 E 42nd St, 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., F.C.I.A.), <i>Senior Vice President</i> , 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.), <i>Actuary</i> , The Wyatt Co., 1660 Suburban Station Bld, Philadelphia PA 19103 215/569-4393	e 1965
Lund, Allan C. , (A.S.A., A.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> , Ind Blue Cross & Blue Shield, 120 W. Market St., Indianapolis IN 46204 317/263-4805	1969
Lunde, Orlen E. , (F.S.A., F.C.I.A.), <i>Principal</i> , Touche, Ross & Co., 780 Northstar Center, Minneapolis MN 55402 333-2301	1970
Lundquist, Franklin L. , (F.S.A.), <i>Assistant Actuary</i> , Central Life Assur. Co., 611 5th Ave. P.O. Box 155, Des Moines IA 50306 515/283-2371	1974
Lupean, Edward M. , <i>President</i> , Edward M Lupean Co, 837 Oliver Bldg, Pittsburgh PA 15222 412/281-8244	e 1977
Lutz, Harry S. , (F.S.A.), <i>Consulting Actuary</i> , William M. Mercer Inc., 1200 1st American Center, Nashville TN 37238 615/244-4036	e 1974
Lutz, Lauren J. , 103 Peck Ave, Syracuse NY 13206	1965
Lutz, Willis J. , 4733 Mill Creek Road, Dallas TX 75270	e 1965
Luzader, Randall M. , (A.S.A., F.C.A.), <i>Senior Consultant</i> , Coopers & Lybrand, 100 Federal St. 21/Fl., Boston MA 02110 617/423-4200	e 1970
Lyle, Robert A. , (F.S.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>Asst Vice Pres Gr Division</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1968
Lynas, Robert H. , (M.C.A.), <i>Actuary</i> , Blue Cross/Blue Shield-Mich., 600 Lafayette E. #1902, Detroit MI 48226 313/885-9590	1969
Lynch, John T. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2101 L St. N.W., Washington DC 20037 202/466-4440	e 1976
Lynch, Josiah M. , (A.S.A., F.C.A.), <i>President</i> , Joe Lynch & Co, 1651 Old Meadow Road, McLean VA 22101	e 1966
Lynch, Mark L. , <i>Asst. Director-Defined Benefi</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1977
Lynch, Timothy J. , (F.S.A.), <i>Senior Vice President</i> , Meidinger & Assoc. Inc., 2440 Grinstead Dr., 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 Dr., Apt. E, Indianapolis IN 46260	1966

Members

157

	Enrolled
Lyons, Daniel J. , (F.S.A., F.C.A.S.), 207 Renfrew Ave, Trenton NJ 08618	1965
Lyons, Frank J. , (F.C.A.), <i>Senior Vice President</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1967
Lyons, Harold V. , (F.S.A.), 70 Hudson Rd., Bellerose NY 11426	e 1965
Lyons, Harold V., Jr. , (F.S.A.), <i>Associate Actuary</i> , Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	1976
Lyons, Samuel J. Jr. , (A.S.A.), <i>Manager, Retirement Plans</i> , Weyerhaeuser Company, 3835 SW 313th Street, Federal Way WA 98003	e 1971

M

Mabry, Fred C. , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, 340 Interstate N #110, Atlanta GA 30309 404/434-7406	e 1969
Macarchuk, John , (F.S.A.), <i>2nd Vice President & Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	1965
Macauley, 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., F.C.I.A.), <i>Actuarial Vice President</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont 416/923-6661	e 1967
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>Consulting Actuary</i> , 2103 Coronado Dr. S.E., Grand Rapids MI 49506 616/452-0064	e 1966
MacDonald, J. Bruce , (F.S.A., F.C.A., F.C.I.A.), <i>Vice President</i> , William M. Mercer Ltd., 1505 Barrington St., Halifax N.S. 902/429-7050	e 1966
MacDougall, John A. , (F.S.A., F.C.A.), <i>Vice President & Actuary</i> , Edward H. Friend & Co., 1800 K St. N.W., Washington DC 22309 202/785-9080	e 1966
MacGinnitie, WJames , (F.S.A., F.C.A., F.C.A.S.), <i>Tillinghast</i> , Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420	1965
MacIntyre, Neil W. , (F.S.A.), <i>Actuarial Branch</i> , Internal Revenue Service, 1111 Constitution Ave, Washington DC 22312	1965
Mack, Merrill J. , (F.S.A.), <i>Actuary</i> , Liberty Life Assur Co of Boston, 175 Berkeley St, Boston MA 02117 617/357-9500	1966
Macken, Daniel D. , (F.C.A., F.F.A.A.), <i>Consulting Actuary</i> , 1900 First Ave NE, Cedar Rapids IA 52402	e 1965

	Enrolled
MacKillop, Donald K. , (F.S.A.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-3997	1965
MacKinnon, Malcolm D. , (F.S.A.), <i>Vice President</i> , Prudential Inc. Co., 5757 Wilshire Blvd, Term Annex Box 2314, Los Angeles CA 90051 213/857-4621	e 1965
MacKinnon, Will D. , (F.S.A.), 3000 Grand Ave., Apt. 1003, Des Moines IA 50312	1965
Macklin, Donald F. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4534	1976
MacLaughlin, Betty K. , <i>Assoc. Chief Valuation Analyst</i> , Travelers Ins. Co., 1 Tower Sq., Hartford CT 06115 203/277-7670	e 1976
MacLean, George A. , (F.S.A.), 3 Farr Hill Dr., Westfield IN 46074	1965
MacLean, James F. , (F.S.A.), <i>Manager-Consulting Actuary</i> , G B Buck Consulting Actuaries, 340 Interstate North, Suite 110, Atlanta GA 30309 404/434-7406	e 1965
MacLennan, Alan D. , (F.S.A., F.C.I.A.), <i>Grp Ins Underwrtng Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 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., F.C.I.A.), <i>Vice President</i> , Manufacturers Life Ins. Co., 200 Bloor St. E., Toronto Ont 416/928-4100	1971
Macomber, William A. , (F.S.A.), <i>Assoc Actuary-Anlys Res Dvlpm</i> , Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 515/247-5111	1965
MacPhail, Jack D. , (F.S.A.), <i>President</i> , PHA Life Ins. Co., 1020 SW Taylor St., Portland OR 97205 503/221-6713	e 1965
Macphee, Malcolm T. , (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/472-5000	e 1971
MacRae, Earl M. , (F.S.A.), 1307 Marian Lane, Newport Bch CA 92660	1965
Mactas, Leonard , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1965
Magalska, James M. , (F.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc., P.O. Box 1360, Minneapolis MN 55440 612/542-3131	e 1973
Maglathlin, Ralph H. , (F.S.A.), 44 Treeborough Dr, West Hartford CT 06117	e 1965
Magnuson, Earl S. , (F.S.A., A.C.A.), <i>Actuary</i> , Physicians Mutual Ins Co, 115 East 42nd St, Omaha NE 68131 402/558-8900	1966
Magnusson, Lynn A. , (F.S.A.), <i>Associate Actuary</i> , Benefit Trust Life Ins. Co., 1771 W. Howard St., Chicago IL 60626 312/274-8100	e 1976
Magrath, Joseph A. , (F.C.A.S.), 3100 S Ocean Blvd, Highland Bch FL 33431	1965

Members

159

	Enrolled
Maguire, Ralph D. , (F.S.A.), <i>Vice President & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Magyar, Joel C. , (F.S.A.), <i>Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	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>Assistant Actuary</i> , EBASCO Services Inc, 100 Church St, New York NY 10007	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>Vice President & Actuary</i> , All American Life & Casualty, 8501 W. Higgins Rd., Chicago IL 60631 312/693-3331	1966
Maidanick, Charles , (A.S.A., F.C.A., A.F.A.A.), Internal Revenue Service, 203 S. Dearborn St., Chicago, IL 60610 312/353-3376	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 St., Philadelphia PA 19107 215/568-2371	1965
Malament, Daniel , (A.S.A.), 75 Henry St, Brooklyn NY 11201	e 1966
Malasky, Arnold M. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	e 1969
Malkin, Moses M. , (<i>President</i> , Professionals Pensions, Inc., 47 College Street., New Haven CT 06510	e 1979
Mallin, Mitchell , <i>Pension Consultant</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1976
Mallory, Robert L. , (F.S.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Malloy, Thomas M. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1968
Maloney, William F. , <i>Owner</i> , Frederick Assoc., 1600 N. Broadway, Suite 545, Santa Ana CA 92706 714/547-5439	e 1976
Maltz, Allen , (F.S.A.), <i>Actuarial Associate</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	e 1978
Mamakos, Emmanuel S. , <i>Consultant</i> , 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.), <i>Executive Vice President</i> , Great Southern Life Ins. Co., P O Box 1972, Houston TX 77001 713/622-2000	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Mandat, Roland A. , <i>Consulting Actuary</i> , R A Mandat Cnsltng Actuaries, Compass World Building, 900 East Louisiana, Denver CO 80210 303/744-6353	1966
Mandel, Harry W. , <i>Actuary</i> , The Wyatt Co., 200 1st National Bldg., Detroit MI 48226 313/961-5485	e 1977
Mandeville, Grace A. , (F.C.A.), 63 E. 9th St., New York NY 10003 212/475-4849	1966
Mangawang, J. Michael , Coates Herfurth & England, 320 California St. #501, San Francisco CA 94104 415/433-4440	e 1977
Manning, James H. , <i>Chief Div of Actuarial Svc</i> , Unemployment Insurance Svc, 601 D St NW Room 7410, Washington DC 22302 202/376-7231	1971
Manousoff, James , <i>Associate Actuary</i> , Seal & Lohse Inc., 1001 Franklin Ave., Garden City NY 11530 516/741-5560	e 1976
Manson, Clair S. , (F.S.A.), Tillinghast, Nelson & Warren, 55 Corporate Wood #260, 9300 W. 110th Ave., Overland Park KS 66210 913/381-6677	1966
Marakas, John L. , <i>President</i> , Nationwide Corp, One Nationwide Plaza, Columbus OH 43216 614/227-7604	1966
Marchesani, Patricia A. , <i>Consultant</i> , The Wyatt Co., 300 Montgomery St., San Francisco CA 94104 415/421-2796	e 1976
Marcus, John J. , (F.S.A.), <i>Senior Vice President</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7575	1965
Marek, Mary Lou , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-6971	e 1976
Margel, Lawrence N. , (F.S.A., F.C.A., F.C.I.A.), <i>Vice President</i> , Towers Perrin Forster & Crosby, 1500 Market St., Philadelphia PA 19102 215/563-4500	e 1965
Margolies, Stephen , <i>President</i> , Pension Actuarial Assoc. Inc., 263 Center Ave., P. O. Box 649, Westwood NJ 07675 201/664-6400	e 1978
Margolin, Myron H. , (F.S.A.), <i>Vice Pres & Assoc Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	e 1965
Margolis, Donald R. , (A.C.A.S.), <i>President</i> , Don Margolis Inc, Box 2758, Dallas TX 75221	1967
Margus, Evelyn Y. , <i>System Coordinator</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1978
Marietti, Roger N. , (F.C.A.), Marietti & Meinhardt, 6350 LBJ Freeway, Dallas TX 75240 214/661-3436	e 1969
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 Ins Co, 15600 Providence Drive, Southfield MI 48235 313/557-3210	1965

Members

161

	Enrolled
Marker, Richard L. , (A.S.A.), Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98104 205/624-7940	1977
Markley, Milton L. , (F.S.A.), <i>Vice President & Actuary</i> , Rockford Life Insurance Co, 526-532 W State St, Rockford IL 61101 815/963-4851	1969
Marks, Alene M. , (A.F.A.A.), <i>Assistant Actuary</i> , Royal Neighbors of America, 230 Sixteenth St, Rock Island IL 61201 309/788-4561	1970
Markusfeld, Hersh , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Firemans Fund American Life, 1600 Los Gamos Drive, San Rafael CA 94911 415/485-5305	1976
Maroni, Edward W. , (A.S.A., F.C.A.), <i>Principal</i> , Towers Perrin Forster & Crosby, 3400 Peachtree Rd. N.E., Suite 211, Atlanta GA 30326 404/261-7820	e 1966
Marosek, Sharon J. , <i>Supervisor</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1976
Marples, William F. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , 7670 Opportunity Rd., Suite 100, San Diego CA 92111 714/277-8050	e 1965
Marra, Mario J. , (A.S.A.), <i>Staff Assistant</i> , Mutual of New York, 1740 Broadway, 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.), <i>Gen Dir Equity Products</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-4412	1968
Marshall, W Lysle , (F.C.A.), <i>Actuary</i> , The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0469	e 1970
Marshall, Wayne P. , <i>Associate Manager</i> , Prudential Ins. Co., Hanover Rd., Florham Pk NJ 07932 201/966-3086	e 1976
Martin, David A. , (F.S.A.), <i>Associate Group Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700	1976
Martin, Henry J. , (F.S.A.), <i>Second Vice Pres & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1965
Martin, Judy L. , <i>Consulting Actuary</i> , J D N Inc, 690 Market, San Francisco CA 94114 415/931-4411	e 1977
Martin, Leslie R. , (F.S.A.), 20 Birch Road, W Hartford CT 06119	1965
Martin, Leslie R., Jr. , (F.S.A.), <i>Actuary Group Division</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1965
Martin, Norman K. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2311	1965
Martin, Paul E. , (F.S.A.), <i>Chairman-Chief Ex Officer</i> , Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45201 513/861-3600	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Martin, Richard E. , <i>Actuary</i> , Herget & Co. Inc., 204 E. Lombard St., Baltimore MD 21202 301/539-3500	e 1976
Martin, Robert C. , (F.S.A.), <i>Second Vice President</i> , Home Life Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1965
Martin, Ronald J. , (A.S.A.), 1405 St Patrick St, Victoria BC	1966
Martineau, Claude J. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Assumption Mutual Life, 770 Main St. P.O. Box 160, Moncton N.B. 506/855-6040	1974
Martineau, Donald J. , (A.S.A.), <i>Actuary</i> , Colonial Penn Life Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 215/988-8054	1974
Martinelli, Robert O. , (F.S.A.), <i>Senior Vice President</i> , Pilot Life Ins. Co., P.O. Box 20727, Greensboro NC 27420 919/299-4720	1965
Marwitz, Werner , <i>Sr Actuary</i> , Internal Revenue Service, 1111 Constitution Av.N.W., N.W., Washington DC 20224 202/964-4279	1970
Marx, Richard B. , (F.S.A.), <i>Asst. Vice President & Actuar</i> , Mutual of New York, 1740 Broadway, 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.), IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3330	e 1974
Masiello, Adelaide , 45 W. Pondfield Rd., Bronxville NY 10708	e 1976
Mason, Craig T. , <i>Vice President</i> , McKee Carter & Stewart Inc, 1200 Milan St Suite 501, Houston TX 77002	e 1976
Mason, Floyd D. , (F.S.A.), <i>Senior Vice President/ Actuary</i> , American Sec. Life Ins. Co., P.O. Box 2341, San Antonio TX 78298 512/227-1281	1966
Massey, John , (F.S.A., F.C.I.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, Norton E. , (F.C.A.S.), <i>Consulting Actuary</i> , 1516 Clark Street, Stevens Point WI 54481 715/344-3831	1965
Masterson, William E., Jr. , (F.S.A.), <i>Associate Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06002 203/243-8811	1968
Mateja, Glenn A. , (F.S.A.), <i>Vice President</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60515 312/822-5000	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

Members

163

	Enrolled
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
Mathwick, Lloyd F , (A.C.A.S.), <i>Vice Pres Group Health & Life</i> , Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/845-5211	1966
Matteodo, Simone, Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-2982	1965
Matthews, Arthur N , 2412 Maiden Lane, Roanoke VA 24015	1966
Matulich, Edward J , (F.S.A.), <i>Asst. V. P. & Group Actuary</i> , Nationwide Corp., One Nationwide Plaza, Columbus OH 43216 614/227-6878	1971
Matz, J Edwin , (F.S.A.), <i>Chairman & Chief Exec. Office</i> , John Hancock Mutual Life Ins., John Hancock Pl., P O Box 111, Boston MA 02117 617/421-2440	1965
Maughn, James D , (F.S.A.), <i>Vice President & Actuary</i> , Lincoln Liberty Life Ins. Co., P O Box 82449, Lincoln NE 68501 402/432-1283	1976
Maule, Robert G , (F.S.A.), Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940	1972
Maull, Robert W , (F.S.A.), <i>Associate Actuary</i> , Fidelity Mutual Life Ins. Co., P.O. Box 7318 Philadelphia PA 19101 215/585-8000	e 1971
Mawdsley, William H., III , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assur. Co. of America, 440 Lincoln St., Worcester MA 01605 617/852-1000	1979
Maurer, John A , (F.S.A.), <i>Vice President & Actuary</i> , American National Ins. Co., One Moody Plaza P.O. 1780, Galveston TX 77550 713/763-4661	1969
Maxon, Robert G , (F.S.A.), <i>V. P. & Corporate Comptroller</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	1969
May, Robert M , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Rudd & Wisdom, 402 Perry Brooks Bldg., Austin TX 78701 512/477-5721	e 1969
May, Thomas L , (F.S.A.), <i>Assistant Actuary</i> , Equitable of Iowa, 604 Locust St., Des Moines IA 50306 515/245-6830	1978
Maynard, John C , (F.S.A., F.C.I.A.), <i>Sr. V. P. & Chief Actuary</i> , Canada Life Assur. Co., 330 University Ave., Toronto Ont 416/597-1456	1966
Mayo, George F.M. , (A.S.A., F.C.I.A.), <i>Group Vice President</i> , National Life Assur. Co., 522 University Ave., Toronto Ont 416/598-2122	e 1968
Mays, Walter J. , (A.S.A.), 6565 Stewart Rd., Cincinnati OH 45236 513/421-1800	1966
Mazanec, Donald R. , <i>Office Manager/Consultant</i> , A. S. Hansen Inc., 2300 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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 Pendeleton Swats & McAllister, 4205 Hillsboro Rd. #A200, Nashville TN 37215 615/385-1640	e 1965
McAulay, Archibald H. , (F.S.A.), <i>Management Consultant</i> , Hudson House, Hudson House, Ardsly-Hdsn NY 10503 914/591-8373	1965
McBrierty, Harry J. , <i>Consultant</i> , The Wyatt Co., 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1976
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., 222 S. Riverside Plaza, Chicago IL 60606 312/648-0345	e 1966
McCallum, Alexander C. , (F.S.A., F.C.I.A.), <i>Vice President</i> , Alcan Fiduciaries Ltd, 1 Place Ville Marie, Montreal Que	e 1967
McCallum, William T. , (F.S.A., F.C.I.A.), <i>Director-Marketing</i> , Great West Life Assur Co, 1300-1515 Arapahoe, 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 Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	e 1974
McCarty, Robert W. , (F.S.A.), <i>Executive Vp & Chief Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Los Angeles CA 90054 213/742-2287	e 1965
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., F.C.I.A.), <i>Consulting Actuary</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2923	1976
McClelland, John R. , (F.S.A.), <i>Vice President & Actuary</i> , Continental American Life Ins., 1100 King St. P.O.Box 750, Wilmington DE 19899 302/658-9121	e 1970
McClenahan, Charles L. , (F.C.A.S.), <i>Pricing Director & Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4805	1974

Members

165

Enrolled

McClester, Robert S. , (F.S.A.), <i>Senior Actuarial Associate</i> , Prudential Life Insurance Co, Prudential Plaza, Newark NJ 07009 201/877-6000	1978
McClintock, Henry L. , (A.S.A.), Overlook Circle, Tryon NC 28782	1966
McClure, Richard D. , (F.C.A.S.), <i>Assistant Actuary</i> , Lumbermens Mutual Casualty Co, Long Grove IL 60049 312/540-2000	1965
McCluskey, Peter , (A.S.A.), 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 Keo Way, Des Moines IA 50308 515/283-0101	e 1966
McComb, Thomas M. , (F.C.A.), P. O. Box 48, Ft Collins CO 80521 303/482-1814	e 1970
McCombs, Allan B. , (F.S.A., F.C.I.A.), R R #1 Box 172, Libertyville IL 60048	1965
McConnell, David B. , <i>Consultant</i> , The Wyatt Co., 5955 Desoto Ave., Suite #220, Woodland Hills CA 91367 213/883-9747	e 1976
McConney, Gerald E. , (A.S.A., F.C.A.), <i>Principal</i> , Coopers & Lybrand, 1000 W. Sixth St., Los Angeles CA 90071 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 Isl WA 98040 206/232-8400	1966
McCorkle, Robert A. , (F.S.A.), 3500 Downing Ave, Glendale CA 91208	e 1965
McCormick, W Glenn , (F.S.A.), <i>Vice President & Asst. Actuar.</i> , Prudential Ins. Co., P O Box 561, Ft Washington PA 19034 215/784-2222	1965
McCoy, Glen E. , (A.S.A.), <i>Actuarial Admin</i> , Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 515/247-5111	1971
McCoy, John S. , (F.S.A., A.C.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	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
McCrory, Robert T. , (F.S.A.), <i>Actuary</i> , William M. Mercer Inc., Norton Bldg., Seattle WA 98104 206/223-1240	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
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
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	1970

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
McDonald, Charles , (A.C.A.S.), <i>Vice President Actuarial</i> , Employers Insurance of Texas, P. O. Box 2101, Dallas TX 75221 214/653-8176	1969
McDonald, Graham R , (F.S.A., F.C.I.A.), <i>Group Pension Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 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> , B.M.A., 700 Karnes Blvd., Kansas City MO 64141 816/753-8000	1977
McDonnell, James R , (F.S.A.), 1530 Palisade Ave, Fort Lee NJ 07024	1965
McDonnell, William J , (A.S.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>Second Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6000	1970
McFall, Melvin C , (F.S.A.), <i>Associate Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1978
McFarland, Hugh J , (F.S.A.), <i>Midwestern United Life Ins.</i> , 7551 US Highway 24 W., Fort Wayne IN 46804 219/432-1551	1971
McFarlane, A David , (F.S.A., F.C.I.A.), <i>Actuary</i> , Anglo-Permanent Corp. Holdings, 255 Davenport Rd., Toronto Ont 416/925-6692	1974
McFarlane, J. Donald , (F.S.A., F.C.I.A.), <i>Vice President</i> , Northern Life Assur. Co., P.O. Box 2457, London Ont. 159/439-0171	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
McGinn, Daniel F , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles CA 90030 213/747-6501	e 1965
McGrath, Franklyn J , (A.S.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., F.C.I.A.), <i>Actuarial Vice-President</i> , National Life Assur. Co., 522 University Ave., Toronto Ont 416/598-2122	1976
McHugh, Robert C , <i>Consultant</i> , The Wyatt Co., 200 1st Natioanl Bldg., Detroit MI 48226 313/961-5481	e 1976

Members

167

	Enrolled
McInally, Loia D. , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	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>Vice President & Actuary</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/231-1700	e 1965
McIntyre, Jane , <i>Associate 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., F.C.I.A.), <i>Director, Life Ins Division</i> , Federal Dept of Ins, 140 Rue Oconnor, Ottawa Ont 613/996-8607	1972
McKearney, Lawrence J. , (F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1969
McKee, Donald R. , <i>Actuary</i> , United American Ins. Co., 3119 Milton, Dallas TX 75205 214/747-8962	1966
McKee, John W., III , (F.S.A.), <i>Vice President & Actuary</i> , Horace Mann Life Ins. Co., 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1973
McKee, William W. , <i>Vice President & Actuary</i> , J R Parsons Inc., 24481 Detroit Rd., Westlake OH 44145 216/871-8611	e 1976
McKelvey, Chandler L. , (F.S.A.), <i>Vice President</i> , Sentry Life Ins. Co., 1800 N. Point Dr., 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>Asst Vp & Actuary</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 11783 212/997-5595	e 1976
McKoskey, Jerome J. , (F.S.A.), <i>President</i> , Inter-Regional Act Assoc.Inc., 100 Dain Tower, Minneapolis MN 55402 612/371-7881	e 1972
McKusick, David R. , (F.S.A.), <i>Dir of Hlth Ins Studies</i> , Social Security Admin, 6401 Security Blvd, Woodlawn MD 21045	1976
McLaughlin, John , (F.S.A.), <i>Consulting Actuary</i> , Bruce & Assoc., 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
McLean, Alastair G. , (A.S.A.), <i>V. P. & Consulting Actuary</i> , Harris Graham Consulting Act., 733 Third Ave., New York NY 10017 212/986-7605	e 1978
McLean, David P. , (F.S.A.), <i>Vice President</i> , W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis MO 63139 314/647-4777	e 1966
McLean, George E. , (F.C.A.S.), <i>President</i> , Blue Cross/Blue Shield-Maine, 110 Free St., Portland ME 04101 207/775-3536	1965
McLeod, Charles C. , (F.S.A., F.C.I.A.), <i>Asst Vice President</i> , Manufacturers Life Ins. Co., 200 Bloor St. E., Toronto Ont. 416/928-5964	1975
McLeod, Charles N. , National Assoc., Inc.- Texas, P. O. Box 755, Houston TX 77001	e 1977
McLeod, Hugh , (F.S.A., F.C.I.A.), 176 Strathcona Dr, Town of Mount Royal, Montreal Que	1968
McMahon, Charles W. , (F.S.A.), <i>Sr Vp & Chief Actuary</i> , Union Central Life Ins. Co., P.O. Box 179, Cincinnati OH 45201 513/825-1880	1965
McMahon, Donald , (A.S.A.), <i>Principal Actuary</i> , New York Ins Dept, 2 World Trade Center, New York NY 10710	1971
McMahon, Margaret , (M.C.A.), <i>Assoc. 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 Rd., Chicago IL 60631 312/693-3331	e 1966
McManus, Michael F. , (F.C.A.S.), <i>Associate Actuary</i> , Chubb & Son, Inc, 51 JFK Parkway, Short Hills NJ 07078 201/467-6990	1978
McMillen, Robert H. , (F.S.A., F.C.I.A.), <i>Sr Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
McMurrich, Arthur R. , (F.S.A., F.C.I.A.), <i>Associate Group Actuary</i> , Sun Life Assur. Co., 1 Sun Life Executive Park, Wellesley Hls MA 02181 514/866-6411	1975
McNamara, Daniel J. , (F.C.A.S.), (<i>Past President</i>), Ins Services Office, 2 World Trade Center, New York NY 10048 212/938-4622	1965
McNamara, George , (F.S.A.), 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>Group Actuary</i> , Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 612/372-5341	1976
McPherson, David E. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5910	e 1972

Members

169

Enrolled

McQueen, Robert C. , (F.S.A.), <i>Sr Executive Vice President</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/624-0294	e 1965
McReynolds, D Karl , (F.S.A.), Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1965
McVity, Leonard H. , (F.S.A., F.C.A., F.C.I.A.), Tillinghast, Nelson & Warren, 633 Third Ave. #2003, New York NY 10017 212/986-5105	1965
McWhorter, Anthony L. , (F.S.A.), <i>Associate Actuary</i> , Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 205/325-2758	1978
Mead, David L. , <i>President</i> , D. L. Mead & Assoc. Inc., 2820 N Washington Blvd, Arlington VA 22201	e 1976
Meck, Todd B. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 600 Third Ave., New York NY 10016 212/661-5080	1978
Meenaghan, James J. , (F.C.A.S.), <i>Sr Vice President & Actuary</i> , Fireman's Fund Amer Ins Co, 3333 California St, San Francisco CA 94118 415/929-2247	1965
Mehlman, Charles , 921 Rose Avenue, Menlo Park CA 94025	1965
Meier, Carl E. , (F.S.A.), <i>Asst Vice Pres & Asst Actuary</i> , The National Life & Acc Ins Co, National Life Center, Nashville TN 37250 615/749-1457	1972
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 Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1965
Melnikoff, Meyer , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7886	e 1965
Mendelsohn, Mark C. , (F.S.A.), <i>Associate Actuary</i> , INA Life Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-4125	1975
Menge, Carlton H. , <i>Consultant</i> , Atlas Life Ins. Co., P.O. 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 1st. Intl. Bldg., Dallas TX 75270 214/741-5000	e 1965
Mensch, Robert D. , <i>Manager Tampa Office</i> , A. S. Hansen Inc., Seven Lincoln Center, P. O. Box 24695, Tampa FL 33623 813/879-9791	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Menzel, Henry W. , (F.C.A.S.), <i>V. P. - Technical Services</i> , Ins. Services Office, 2 World Trade Center, New York NY 10048 212/938-4624	1965
Meredith, Robert A. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-3206	1965
Merriam, Walter A. , (F.S.A.), R D 1 Box 163, Chester NY 10918	1965
Merriman, Patricia E. , <i>Partner</i> , Bacon & Woodrow, St. Martins Le Grand, London 001/606-9033	e 1976
Merritt, Robert , (F.S.A.), 1936 Main St, Glastonbury CT 06033	e 1965
Merritt, Robert G. , Peat Marwick Mitchell & Co., 222 S. Riverside Plaza, Chicago IL 60606 312/648-0345	e 1970
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.C.A.S., 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 St., 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, Ronald , <i>President</i> , R & R Act Consultants Inc, 33 W Hawthorne Ave, Valley Stream NY 11580	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 Hennepin Ave. S., Minneapolis MN 55403 612/377-5511	1968
Michalcik, Joseph , (F.S.A.), <i>Associate Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	1971
Middleton, Raymond L. , <i>Consultant & Actuary</i> , Benefit Research & Pning Svc, 209 Long Ln, Upper Darby PA 19082 215/352-7710	e 1976
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, P O Box 30030, Salt Lake City UT 84125	1973
Mikula, Sharon B. , (A.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1976
Miler, Laddie , (A.C.A.), 2420 S. 58th Ave., Cicero IL 60650	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

171

Enrolled

- Miles, Duke**, (A.S.A.), *Assistant Vice President*, Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Tower Place, Atlanta GA 30326 404/261-5420 e 1976
- Millar, Barclay L**, *Consultant*, The Wyatt Co., 65 William St., Wellesley Hls MA 02181 617/237-3900 e 1976
- Miller, David L**, (F.C.A.S.), *Assoc. Actuary & Asst Director*, Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-7476 1977
- Miller, David R.**, *Principal Actuary*, Consolidated Pension Consult., 8072 W. 95th St., Hickory Hills IL 60457 312/599-2700 e 1976
- Miller, David Richard**, (F.S.A.), *Assistant Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111 1978
- Miller, Gary**, (F.S.A.), *Assistant Group Actuary*, 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.), *Dir of Prod Res & Development*, Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45244 513/861-3600 1978
- Miller, James R**, (F.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 2850 Metro Dr., Minneapolis MN 55420 612/854-1155 1976
- Miller, Jimmy J.**, (F.S.A.), *2nd V-P & Dir of Mrktng Res*, Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800 1975
- 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., F.C.I.A.), Canada Life Assur. Co., 330 University Ave., Toronto Ont 416/597-1456 e 1978
- Miller, Lynn C**, (F.S.A.), *Vice President*, Life of California, P. O. Box 2700, Lajolla CA 92038 1972
- Miller, Marden**, *President*, American General Ins. Co., 2727 Allen Parkway, Dallas TX 77009 214/824-0131 1969
- Miller, Martin A**, (F.S.A.), *Actuary*, The Wyatt Co., 300 Montgomery St., San Francisco CA 94104 415/421-2796 e 1978
- Miller, Michael J**, (A.C.A.S.), *Actuary III*, State Farm Mutual Ins. Co., State Farm Mutual Ins Co, Bloomington IL 61701 309/662-2311 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Miller, Morton D. , (F.S.A.), (<i>Past President</i>), <i>Vice Chairman of the Board</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-2417	e 1965
Miller, Nicholas F. , (F.C.A.S.), <i>Assistant Vice Pres</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	1965
Miller, Orville H. , (A.S.A.), <i>Consulting Actuary</i> , 4633 N. Central Expresway, Dallas TX 75205 214/522-5071	1969
Miller, Paul V. , <i>Vice Pres & Actuary</i> , Employers Reinsurance Corp, 21 W Tenth St, Kansas City MO 64105	1966
Miller, Philip D. , (F.C.A.S.), <i>Assistant Vice President</i> , Ins. Services Office, 2 World Trade Center, New York NY 10038 212/938-4233	1975
Miller, Phyllis R. , Century Plan Administrators, 15910 Ventura Blvd. #3925, Encino CA 91436	e 1976
Miller, Richard L. , (F.S.A.), <i>Miller, Richard L.</i> , 9134 Beauclerc Circle W, Jacksonville FL 32217	1965
Miller, Richard S. , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Southwestern Life Ins. Co., P.O. Box 2699, Southwestern Life Bldg, Dallas TX 75221 214/655-5233	e 1965
Miller, Robert A., III , (F.S.A., F.C.I.A.), <i>Vice Pres & Corporate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-3381	1965
Miller, Walter N. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-5166	1965
Miller, Wilbur E. , (A.C.A.), <i>Vice President</i> , McCready & Keene Inc., 8041 Knue Rd., PO 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>Assistant Actuary</i> , Mutual of New York, 1740 Broadway, 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, John A. , (F.C.A.S.), Point Placid, Reeds Spring MO 65737	1965
Mills, Richard J. , (F.C.A.S.), <i>Associate Actuary</i> , Lumbermens Mutual Casualty Co, Lmbrmns Mut Casualty Co, Long Grove IL 60049 312/540-2433	1969

Members

173

Enrolled

Mills, Robert P., Jr. , (F.S.A.), <i>Associate Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	1977
Millward, David M. W. , (F.S.A., M.C.A.), <i>Vice President & Consult. Act.</i> , Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff NY 10510 914/769-9200	e 1969
Millyard, David M. , (F.S.A., F.C.I.A.), 35 Bannatyne Dr., Willowdale Ont	1967
Milnes, Esther H. , (F.S.A.), <i>Actuarial Director</i> , Prudential Ins. Co., 1 Prudential Plaza, Newark NJ 07101 201/877-6000	1979
Milton, Thomas F. , (F.S.A., A.C.A.), <i>Vice President & Chief Actuar.</i> , Tolley International Corp., 3901 N. Meridian St., Suite 500, Indianapolis IN 46208 317/924-5311	e 1965
Mims, Hornsby , (A.C.A., F.C.A.S., A.F.A.A.), <i>President Treasurer & Actuary</i> , Equitable Reserve Assoc, PO Box 448, Neenah WI 54956	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, Tucson AZ 85712	1965
Minor, Norman R. , (A.S.A.), <i>Vice President</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 312/263-2456	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 Inc., 309 Sarmiento Bldg., Suite 305, Makati Rizal 088-6052	e 1970
Mire, Randall , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, IBM Bldg. Suite 130, 815 S Main St, Jacksonville FL 32207 904/398-5661	1972
Mitchell, Benjamin H. , (F.S.A.), Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420	1978
Mitchell, G Thomas , (F.S.A.), <i>Second Vice President</i> , Midland Mutual Life Ins. Co., 250 E. Broad St., Columbus OH 43215 614/228-2001	e 1969
Mitchell, James A. , (F.S.A.), Aetna Ins. Co., 55 Elm St., Hartford CT 06115 203/525-3451	1969
Mitchell, Karen , (A.S.A.), <i>Actuary</i> , Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7437	e 1978
Mitchell, Lawrence , (F.S.A., F.C.A.), <i>President</i> , Lawrence Mitchell & Assoc. Inc, 12160 Victory Blvd, N Hollywood CA 91606 213/980-5840	e 1965
Mitchem, Kenneth D. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1965
Modai, Jacques C. , (A.S.A.), <i>Consulting Actuary</i> , 201 E. 15th St., New York NY 10003 212/679-3610	e 1971
Modeer, John C. , (F.S.A.), <i>Assistant Actuary</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92660 714/640-3125	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Model, George D. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 07452 212/576-7000	1976
Modugno, Victor , (F.S.A.), <i>Actuarial Associate</i> , Metropolitan Life Ins. Co., One Madison Avenue, New NY 10010 212/578-2211	1979
Moeller, Peter H. , (F.S.A.), <i>Vice President Insurance</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Kansas City MO 64141 201/481-8000	e 1970
Mohl, F. James , (F.C.A.S.), <i>Senior Actuarial Officer</i> , St. Paul Fire & Marine Ins., 385 Washington St., St. Paul MN 55102 612/221-8218	1977
Mohnblatt, Arnold S. , (F.C.A.S.), <i>Actuary</i> , The Wyatt Co., 1990 K St. N. W., Washington DC 20006 202/857-9340	1966
Mohon, Beryl S. , <i>Actuarial Senior</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1976
Moilien, Tilmar A. , (F.S.A.), 8924 New York Ave, Des Moines IA 50323	1965
Mokros, Bertram F. , (A.C.A.S.), <i>Underwriting Research Manager</i> , Allstate Ins. Co., 321 Middlefield Rd., Menlo Park CA 94025 415/324-2721	1966
Molinar, John L. , (F.S.A.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 222 S. Central Ave., St Louis MO 63105 314/862-7611	1976
Monnin, Gary P. , (F.S.A.), <i>Actuary</i> , Great Southern Life Ins. Co., P. O. Box 1972, Houston TX 77001 713/622-2000	1977
Monroe, Charles F. , (A.S.A., F.C.A.), Monroe & Assoc. 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 & Acc Ins.Co., 540 McCallie Ave., 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, James R III Mr. , <i>Principal Actuary</i> , Dist of Columbia Dept of Ins, 614 H St NW, Suite 512, Washington DC 20001	1970
Montgomery, John O. , (F.S.A.), <i>Chief Act & Deputy Ins Comm</i> , St of Cal Ins Dept, 600 S. Commonwealth, Los Angeles CA 91011 213/736-2533	1966
Montgomery, Paul V. , (F.S.A., F.C.A.), 4242 Loma Alto Dr. #104, Dallas TX 75219 214/521-2364	1965
Moody, Richard L. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1972
Moody, William E. , (A.S.A., F.C.A.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1967
Moon, Roger S. , (F.S.A.), <i>Actuary</i> , CUNA Mutual Ins. Soc., 5910 Mineral Point Rd., Madison WI 53701 608/238-5851	1977

Members

175

Enrolled

- Moore, Brian**, (A.S.A.), North American Life Assur. Co., 105
Adelaide St. W., Toronto Ont 416/362-6011 1978
- Moore, Bruce D.**, (F.S.A., A.C.A.S.), *Consulting Actuary*, Tillinghast,
Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326
404/261-5420 1977
- Moore, Burton E.**, (F.C.A.), *Vp & Actuary*, Atlantic Coast Life Ins. Co., 1965
P.O. Box 855, Charleston SC 29402 803/722-7727
- Moore, Charles P.**, (A.S.A., F.C.A.), Charles P. Moore & Assoc., P.O. e 1966
Box 672, Albany GA 31702 912/435-8886
- Moore, Gene C.**, (F.S.A.), 1040 Ridge Tarn NE, Atlanta GA 30338 e 1965
404/993-8179
- Moore, George E., Jr.**, (F.S.A., F.C.I.A.), *Vice President & Actuary*, e 1965
Home Beneficial Life Ins. Co., P.O.Box 27572, Richmond VA 23261
804/358-8431
- Moore, James E.**, (A.C.A.S.), *Associate Director*, Travelers Ins. Co., 1972
One Tower Sq., Hartford CT 06115 203/277-0111
- Moore, James W.**, (F.S.A.), *Consultant*, Towers Perrin Forster & e 1967
Crosby, One Embarcadero Center, San Francisco CA 94111
415/398-4740
- Moore, John B.**, (F.S.A., F.C.A.), *Vice President & Actuary*, The Wyatt e 1965
Co., 90 Park Ave., New York NY 10016 212/557-0463
- Moore, Paul C.**, *Actuarial Consultant*, 3747 Townsend Dr, Dallas TX 1966
75229
- Moore, Phillip S.**, (F.C.A.S.), *Assistant Actuary*, John Deere Ins. Co., 1975
400 19th St., Moline IL 61265 309/757-5679
- Moore, Robert R.**, (F.S.A.), *2nd V. P. & Group Actuary*, Home Life Ins. 1965
Co., 253 Broadway, New York NY 10007 212/233-6400
- Moore, Ronald C.**, (A.S.A., F.C.A.), *Consulting Actuary*, G B Buck e 1966
Consulting Actuaries, Two Pennsylvania Plaza, New York NY
10001 212/279-4400
- Moore, William T.**, (F.S.A., F.C.I.A.), Charles A. Kench & Assoc. e 1976
Ltd., 2700 One Palliser Sq., Calgary 416/863-3500
- Moorhead, Ernest J.**, (F.S.A.), (*Past President*), 2594 Woodberry e 1965
Ave., Winston-Salem NC 27106 919/722-4677
- Moran, Edward G.**, *Director*, 4777 Jackson Rd, Cincinnati OH 45245 e 1976
- Moran, Joseph W.**, (F.S.A.), *Vice President & Actuary*, New York Life 1965
Ins. Co., 51 Madison Ave., New York NY 10010 P 212/576-7701
- Morazain, Pierre**, (F.S.A., F.C.I.A.), *President*, Pierre Morazain & 1974
Assoc Inc, 451 St Sulpice, Montreal Que 514/282-0701
- Mordorski, David M.**, (F.S.A.), *Vice President & Actuary*, Occidental 1972
Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 90051
213/742-2111
- Morgan, Harry D.**, (F.S.A., F.C.A.), A. S. Hansen Inc., 1080 Green e 1965
Bay Rd., Lake Bluff IL 60044 312/234-3400
- Morgan, Jack L.**, (A.S.A.), *Vice President & Actuary*, United Farm 1973
Bureau Family Life, 130 E. Washington St., Indianapolis IN 46204
317/263-7200

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Morgan, John P. , (F.S.A.), <i>Actuary</i> , Pension Benefit Guaranty Corp, 2020 K St NW, Washington DC 20006 202/254-4853	e 1978
Morgan, Madison C., Jr. , Bethlehem Steel Corp., Martin Tower Room 526, Bethlehem PA 18016 215/694-7903	e 1976
Morgan, Michael W. , (F.S.A., A.C.A.), <i>Associate Actuarial</i> , Pan- American Life Ins. Co., 2400 Canal St., New Orleans LA 70119 504/821-2510	1977
Morgen, Albert J., Jr. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700	1978
Morison, George D. , (F.C.A.S.), Ny Compensation Ins Rating Bd, 200 East Forty-Second St, New York NY 10017 212/697-3535	1977
Morris, Dennis M. , (F.S.A.), <i>Associate Actuary</i> , The Wyatt Co., 6610 Harwin #274, Houston TX 77036 713/784-0210	e 1976
Morris, Doris N. , <i>Assistant Actuary</i> , American Tel. & Tel. Co., P.O. Box 2016 Rm. 4A1117, New Brunswick NJ 08903 201/699-7610	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 Emeritu.</i> Macabees Mutual Life, 25800 Northwestern Hwy, Royal Oak MI 48067	1965
Morrison, David E. , (F.S.A., F.C.I.A.), <i>Director Individual Actuarial</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-9566	1977
Morrison, Gary C. , <i>Actuarial & Pension Consultan</i> , William M Mercer, 1515 Nwstern Bank Bldg, Minneapolis MN 55402	e 1976
Morrison, Henry P. , (F.S.A., F.C.I.A.), 1050 B Higgins Rd, Park Ridge IL 60068	1965
Morrison, John D. , (F.S.A.), <i>Corporate Actuary</i> , American United Life Ins. Co., One W. 26th St., Indianapolis IN 46206 317/923-7201	1976
Morrison, Rex A. , (F.S.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 3340 Peachtree Rd. N.E., Atlanta GA 30067 404/231-1770	e 1976
Morrison, Thomas B. , (F.S.A., F.C.I.A.), 115 Antibes Dr Apt 206, Willowdale ONT	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> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	e 1965
Morrow, Fred C. , (A.S.A.), <i>Sr Vice President Reinsurance</i> , Occidental Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 90051 213/742-2111	1969
Morrow, William P., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , Liberty Life Ins. Co., P.O. Box 789, Greenville SC 29602 803/268-8351	1966
Morse, Peter F. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Towers Perrin Forster & Crosby, 1111 Melville St. #1000, Vancouver BC 604/683-8485	e 1977

Members

177

Enrolled

Morse, Richard H. , (F.S.A.), 36 Holly Point Rd, Centerville MA 02632	1965
Morss, Franklin C. , (F.C.A.), 2800 S. Ocean Blvd., Apt. 11-L, Boca Raton FL 33432	1965
Mortensen, James M. , (F.S.A.), <i>Vice President & Actuary</i> , Kansas City Life Ins. Co., 3520 Broadway, Kansas City MO 64111 816/743-7000	e 1965
Mortensen, James Michael , <i>V. P.-Underwriting & Admin</i> , Great American Life Ins. Co., V P-Underwriting & Admin, Great American Life Ins, Los Angeles CA 90030 213/937-6910	1970
Morton, E. James , (F.S.A.), <i>Executive Vice President</i> , John Hancock Mutual Life Ins. Co., P.O. Box 111, Boston MA 02117	1965
Moscovitch, Nathan A. , (F.S.A., F.C.A., F.C.I.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, Calvert & Redwood Sts, Baltimore MD 21203 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 , (F.S.A.), <i>Manager-Actuarial Services</i> , A. S. Hansen Inc., 529 5th Ave., New York NY 10017 212/490-3370	e 1976
Moskowitz, Lester , (F.S.A., A.C.A.), <i>Vice President & Actuary</i> , Sun Life Ins. Co., Charles Center, Baltimore MD 21201 301/727-0400	e 1965
Moss, Robert G. , (F.S.A., A.C.A.S.), 11 E Orange Grove Rd, Apt 416, Tucson AZ 85704	e 1965
Motheral, Annie , (F.S.A.), 224 E 2nd, Colville WA 99114	1965
Motz, James D. , (F.S.A., F.C.I.A.), <i>Group Ins. Products Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 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
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, Phillip C. , <i>Assistant Vice President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 212/997-2000	e 1976
Moyer, Ross E. , (F.S.A.), 2209 St Joe Center Road, Fort Wayne IN 46825 219/482-2274	1965
Moyse, John S. , (F.S.A.), <i>Vice President</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	1965
Mudge, William S. , (A.C.A.), <i>Actuary</i> , National Farmers Union Life, P. O. Box 2251, Denver CO 80201 303/371-1760	1969
Mudry, Michael , (F.S.A., F.C.A.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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
Muetterties, John R. , (F.C.A.S.), <i>President</i> , Independent Actuarial Services, 61 Bellvale Rd., P.O. 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
Mullen, Edward J. , (A.S.A., F.C.A., F.C.A.S.), 17431 Plaza Fiel, San Diego CA 92128	1965
Mullens, Will R. , (F.S.A.), <i>President</i> , J. C. Penny Life Ins. Co., 2020 Live Oak, Dallas TX 75221 214/655-7217	1965
Muller, Gary L. , (F.S.A.), <i>Vice President & Actuary</i> , National Fidelity Life Ins., 1002 Walnut St., Kansas City MO 64106 816/283-5465	e 1973
Muller, Richard L. , <i>President</i> , Actuarial Systems Co, 11609 Piney Lodge Road, Gaithersburg MD 20760	e 1970
Mulry, Mary S. , <i>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Mummert, Earl L. , <i>Consulting Actuary</i> , Conrad M. Siegel Inc., 500 Nationwide Dr. #100, Harrisburg PA 17110 717/652-5633	e 1976
Munk, Peter , (F.S.A., F.C.I.A.), <i>Group Actuary</i> , Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto Ont 416/923-6661	1976
Munro, Gordon J. , (A.S.A.), <i>Vice President</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7085	e 1966
Munro, Richard E. , (F.C.A.S.), <i>Vice President & Actuary</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-8636	1969
Munson, Bartley L. , (F.S.A.), (F.F.A.A.), <i>V. P. & Actuary-Ins. Products</i> , Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721	1965
Munterich, George C. , (F.C.A.S.), (<i>Retired</i>), 35 Fairview Dr, Farmington CT 06032	1965
Munzenmaier, Fred W. , (F.S.A., A.C.A.), <i>Vice President</i> , Alexander & Alexander Inc., 3565 Piedmont Rd. Ne., Atlanta GA 30305 404/261-3400	e 1972
Murch, A. Douglas , (F.S.A.), <i>Sr Vice President</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1968
Murdock, Bennet B. , (A.S.A.), 30 Beverly Rd, Madison NJ 07940	1966
Murdock, Richard G. , (F.S.A.), <i>Assistant V P & Assoc Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1970

Members

179

	Enrolled
Murphy, Edward A. , (F.S.A.), <i>Vice President & Assoc Actuar</i> , National Travelers Life Co., 820 Keo Way, Des Moines IA 50308 515/283-0101	1970
Murphy, James J. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	e 1971
Murphy, Richard Charles , (F.S.A.), <i>Associate Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1972
Murphy, Richard Conrad , (F.S.A.), <i>Director of Research</i> , George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza New York NY 10001	1965
Murphy, Robert , (F.S.A.), <i>Associate Actuary</i> , Natl H. & W. Retirement Assn., 666 Fifth Ave., New York NY 11362 212/889-0780	e 1974
Murphy, Robert J. , <i>Consulting Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1976
Murphy, Thomas B. , (F.S.A.), <i>Chairman</i> , T O P Inc, PO Box 6666, Troy MI 48099	1965
Murray, Edward R. , (F.C.A.S.), <i>Asst Secretary</i> , Royal-Globe Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1972
Murray, John D. , (F.S.A.), <i>Assistant Vice President</i> , Pacific Mutual Life Ins. Co., 700 Newport Center Dr., Newport Beach CA 92663 714/640-3508	e 1974
Murray, Lucille , (F.S.A.), <i>Associate Actuary</i> , Southwestern Life Ins. Co., P.O. Box 2699, Dallas TX 75221 214/742-9101	e 1966
Murray, Max T. , (A.S.A.), <i>Sr Executive Vice President</i> , Southland Life Ins. Co., P.O. Box 2220, Dallas TX 75221 214/653-3811	1966
Murray, Robert D. , (A.S.A., F.C.A.), 2317 Custer Plaza, Richardson TX 75080 214/690-9394	1966
Murray, William L. , (F.S.A.), <i>Vice President & Actuary</i> , Sunset Life Ins Co of America, 3200 Capitol Blvd, Olympia WA 98507 206/943-1400	1966
Murrin, Thomas E. , (F.C.A.S.), (<i>Past President</i>), <i>Executive Vice President</i> , Ins. Services Office, 2 World Trade Center, New York NY 10048 212/938-4241	1965
Musher, Joseph , (F.S.A., F.C.A.), <i>Chief Actuary</i> , M W Latimer, Industrial Reltn Consltng, 1625 K Street NW, Washington DC 20006	e 1965
Musser, Karl R. , (F.C.A.), <i>Principal</i> , Feat Marwick Mitchell & Co., One Boston Place, Boston MA 02108 617/723-7000	e 1966
Myers, Robert J. , (F.S.A., F.C.A., F.C.A.S., F.F.A.A.), (<i>Past President</i>), <i>Professor-Acturial Science</i> , Temple University, 9610 Wire Ave., Silver Spring MD 20901 301/588-1335	e 1965
N	
Nacin, Raymond J. , (F.S.A., F.C.I.A.), <i>Senior Vice President</i> , Maccabees Mutual Life Ins. Co., 25800 Northwestern Hwy, Southfield MI 48075 313/357-4800	1969

	Enrolled
Nader, John G. , (F.S.A.), <i>Assistant Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	1977
Nadler, Herbert , (A.S.A.), <i>Associate Actuary</i> , The Manhattan Life Ins Co, 111 W 57 St, New York NY 10019 212/484-9320	e 1971
Naff, William A. , (A.S.A.), <i>Actuary</i> , Small Parker Ackerman Blossom, 4200 N. Knoxville, Peoria IL 61614 309/682-4200	1977
Naffziger, Joseph V. , (F.C.A.S.), <i>Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2066	1966
Naggs, Wilson W. , (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
Napoli, William, Jr. , (F.S.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 1100 Superior Ave., Cleveland OH 44114 216/241-0908	e 1973
Nast, Dennis , A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1976
Nazarian, Gregory H. , (A.C.A.), <i>Consultant</i> , General Electric Corp, 570 Lexington Ave, 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. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	e 1967
Neebe, Henry G. , (F.S.A.), 9507 Saybrook Ave, Silver Spring MD 20901	1965
Neenan, Alice M. , (F.S.A.), <i>Associate Actuary</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	1978
Neidermyer, James R. , (F.C.A.S.), <i>Actuary</i> , Pennsylvania Mutual Casualty Ins. Co., 19th & Derry Sts., Harrisburg PA 17105 717/234-4941	1979
Neidig, Frank , (F.S.A.), <i>Vice President & Chief Actuar</i> , Union Bankers Ins. Co., 2551 Elm St., Dallas TX 75226 214/748-8221	1972
Neill, Stephen K. , (A.S.A.), <i>Associate Actuary</i> , Meidinger & Assoc. Inc., 600 Grant St., Pittsburgh PA 15222 412/261-0507	e 1976
Neis, Allan , (A.C.A.S.), <i>Vice President & Actuary</i> , Horace Mann Educators Corp., 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1977
Nellins, Donald C. , <i>Consultant</i> , A. S. Hansen Inc., 700 N. Water St., Milwaukee WI 53202 276-3254	e 1976
Nelsen, Alvin B. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	e 1965
Nelson, Allen G. , (F.C.A.), 645 Norfolk Dr, Kirkwood MO 63122	e 1965

Members

181

Enrolled

- Nelson, Carroll E.**, (F.S.A., F.C.A., F.F.A.A.), *Consulting Actuary*, Tillinghast, Nelson & Warren, 222 S. Central Ave., St Louis MO 63105 314/862-7611 e 1965
- Nelson, Dale**, (F.C.A.S.), *Asst. Vice President & Actuar*, State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2072 1966
- Nelson, David M.**, (F.C.A.), *Consulting Actuary*, 3225 North Central Ave., Suite 300, Phoenix AZ 85102 602/266-0252 1972
- Nelson, Homer**, *Consulting Actuary*, 4942 Bal Harbor Dr, Chattanooga TN 37416 1968
- Nelson, James E.**, (F.S.A.), *Partner*, Hewitt Assoc., 611 E. Winconsin Ave., Milwaukee WI 53202 414/273-5990 e 1977
- Nelson, John K.**, (A.C.A.S.), *Actuary*, Aid Insurance Service, 701 Fifth Ave., Des Moines IA 50304 1969
- Nelson, Marvin R.**, (F.S.A.), *Vice President & Actuary*, Security Life & Accident Co., Security Life Bldg., Denver CO 80202 303/534-1861 e 1965
- Nelson, Mary D.**, (F.S.A.), *Consulting Actuary*, Conrad Nelson & Co., 24800 Chagrin Blvd., Cleveland OH 44122 216/831-0952 e 1975
- 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.), Citizens Home Life Ins. Co., P.O. Box 25279, Richmond VA 23229 804/359-9461 1971
- Nelson, Roland E.**, (F.S.A., F.C.I.A., A.C.A.S.), *Vice President*, Travelers Life of Canada, 400 University Ave., Toronto Ont 416/595-7216 1965
- Nelson, Roy W.**, (F.S.A.), *Consulting Actuary*, Hooker & Holcombe Inc., 65 La Salle Rd., West Hartford CT 06107 203/521-8400 e 1967
- Nelson, Thomas G.**, (F.S.A.), *Actuarial Student*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000 1978
- Nemann, Robert**, (A.S.A.), *Vp & Actuary*, Pens & Grp Consultants Inc, 6 E 4th St, Cincinnati OH 45202 513/621-6631 e 1972
- Nemerever, William L.**, (F.S.A.), *Investment Officer*, John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6000 1973
- Nesbitt, Cecil J.**, (F.S.A.), *Professor*, University of Michigan, Dept of Mathematics, Ann Arbor MI 48104 313/764-7227 1965
- Nesselle, David R.**, (F.S.A.), *Associate Actuary*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 e 1973
- Neubarth, Sanford L.**, (F.S.A.), *Associate Group Actuary*, Pan-American Life Ins. Co., 2400 Canal St., P. O. Box 60219, New Orleans LA 70160 504/821-2510 1976
- Neuschwander, Eugene H.**, (F.S.A.), 480 Vista Grande, San Rafael CA 94904 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Newell, Jack W. , (A.S.A.), <i>Group 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>Vp & Consulting Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/791-7000	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
Nicodemus, Terry A. , (F.S.A.), <i>Associate Actuary</i> , College Life Ins. Co., 3500 DePauw Blvd., Indianapolis IN 46260 317/871-4200	1979
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
Nicholson, Bruce J. , (F.S.A., A.F.A.A.), <i>Chief Actuary</i> , Ministers Life & Casualty Union, 3100 W. Lake St., Minneapolis MN 55416 612/927-7131	1975
Nicholson, Earl H. , (F.C.A., A.C.A.S., F.F.A.A.), 1701 N. Division St., Carson City NV 89701	1965
Nicholson, Wendell J. , (F.S.A., F.C.I.A.), <i>President</i> , Benefit Services Co., 3 Corporate Sq. #306, Atlanta GA 30329 404/325-5256	e 1971
Nickerson, Bruce E. , (F.S.A.), <i>Vice President</i> , PolySystems, Inc, 55 E Jackson Blvd, Chicago IL 60604 312/663-5670	e 1969
Nicol, William K. , (F.S.A.), <i>Executive Vice President</i> , American National Ins. Co., One Moody Plaza P.O. Box 1780, Galveston TX 77550 713/763-4661	e 1965
Nicoletti, Anthony J. , (F.S.A.), 98 Forest St., New Canaan CT 06840	1969
Niehaus, Myron S. , (F.S.A.), <i>Vice Pres-Life Underwrtng.</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1965
Nieh, Barbara. , (F.S.A.), <i>Associate Actuary</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-6288	1977
Niehus, Jon E. , (F.S.A.), <i>Asst. V. P. & Assoc. Actuary</i> , Montgomery Ward Life Ins. Co., 140 S. State St., Chicago IL 60606 312/621-6023	1977
Nield, David A. , (F.S.A., F.C.I.A.), <i>Group Vice-President</i> , Canada Life Assur. Co., 330 University Ave., Toronto Ont 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> , Zischke Organization Inc., One Post St., 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. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4484	1966

Members

183

Enrolled

Niles, Charles L. , (F.C.A.S.), <i>Sr Deputy Gen Manager</i> , General Accident Fire & Life, 4th & Walnut Sts., Philadelphia PA 19106 215/238-5000	1965
Niles, Ralph H. , (F.S.A., F.C.A.), Box 314, Manzanita OR 97130	e 1965
Niox, Odon , (F.S.A., F.C.A., F.C.I.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.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005	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.), CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	1975
Nogarede, Dezere H. , (A.C.A.), <i>Consulting Actuary</i> , First Cont'L. Life & Accident, P.O. Box 3066, Houston TX 77001 713/468-1515	1966
Nohl, Jeffrey J. , (F.S.A.), <i>Actuary-Individual Life</i> , Time Insurance Co, 515 West Wells St, Milwaukee WI 53201 414/271-3011	1978
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, Lander S. , (F.S.A., F.C.I.A.), 139 Maplecrest Dr, Carmel IN 46032	e 1965
Norris, Thomas J. , (F.S.A.), <i>Vice President & Actuary</i> , Lincoln Benefit Life Co., PO Box 80469, Lincoln NE 68501 402/475-4061	1975
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	e 1978
Norton, David E. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 3131 N.W. 13th St., Suite 34, Gainesville FL 32601 904/372-7505	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
Nudelman, Harold M. , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000	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

O

O'Brien, Patrick W. , (F.S.A.), <i>Consultant</i> , William M. Mercer Inc., 1430 Northstar Center, Minneapolis MN 55402 612/371-8069	e 1975
O'Brien, Robert H. , <i>Manager</i> , Mid America Assoc Inc., Actuarial & Admin, 30680 Montpelier Dr, Madison Hts MI 48071 313/585-7900	e 1976

	Enrolled
O'Brien, William C. , O'Brien Associates, 7 Hampshire St, Methuen MA 01844	e 1976
Ochsner, Robert C. , (A.S.A.), <i>Principal</i> , Hay Associates, 57 Exec Pk Dr SE, Atlanta GA 30329 404/321-4996	e 1971
Ockels, Forrest S. , (A.S.A.), 14011 Eastridge Dr., Whittier CA 90602 213/693-5574	e 1966
O'Connell, Ronald F. , <i>Vice President</i> , Trust Consultants Inc., 2121 SEI Camino, San Mateo CA 94403 415/574-8277	e 1976
O'Connor, Jeremiah , (A.S.A.), <i>Assistant Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 11694 212/554-1234	e 1971
O'Connor, Thomas F. , <i>Pension Actuarial Consultant</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1977
O'Connor, William L. , (F.S.A.), <i>Administrative Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2162	1965
Oddy, William J. , (F.S.A.), <i>Fiscal Planning Manager</i> , Farm Bureau Life Ins. Co., 5400 University Ave., W Des Moines IA 50322 515/225-5764	1978
Odell, Leonard E. , (F.S.A.), <i>Actuary</i> , Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-3565	1973
Odell, W H. , (F.S.A., M.C.A.), <i>Sr Vice Pres & Chief Actuary</i> , Booke & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1965
O'Donnell, Edward F. , (A.S.A.), <i>Senior Actuarial Assist.</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	e 1966
Ogden, Sue W. , (F.S.A.), <i>Vice President & Asst. Actuar.</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3066	1973
O'Grady, Francis T. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1965
O'Hearn, Pierce W. , <i>Supervisor</i> , American Tel. & Tel. Co., 295 N. Maple Ave. Rm. 5134, Basking Ridge NJ 07920 201/221-6815	e 1976
Ohman, Carl R. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 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 Sq., Memphis TN 38103 202/857-9200	e 1976
Oien, Robert G. , (F.C.A.S.), <i>Senior Actuarial Officer</i> , St. Paul Fire & Marine Ins., 385 Washington St., St. Paul MN 55102 612/221-7065	1966
O'Keefe, E Jay , <i>Chairman & President</i> , Western National Life Ins. Co., P. O. Box 871, Amarillo TX 79105 806/378-3400	1966
O'Keefe, Richard E. , (F.S.A.), Two Peter Cooper Road, New York NY 10010	1965

Members

185

	Enrolled
Okulich, Nicholas A. , (F.S.A.), <i>Actuary, Reins Division</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1974
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 & Actuar</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 Actuar</i> , National Reserve Life Ins. Co., P.O. Box 1279, Topeka KS 66601 913/267-1234	1975
Olds, Stanley L. , (F.S.A.), <i>2nd Vice President & Actuary</i> , State Mutual Life Assur. 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 Actuar</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 Assur. 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. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1972
Olmsted, David L. , (F.S.A.), <i>Jaffe & Assoc. Ltd.</i> , 10 S. La Salle St., Chicago IL 60302 312/346-7089	1978
Olney, Craig A. , (F.S.A.), <i>Consultant</i> , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/273-2345	e 1978
Olsen, Dennis W. , <i>Actuary</i> , Zurich American Ins. Co., 111 W. Jackson Blvd., Chicago IL 60604 312/922-3124	1976
Olsen, Edith , <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1977
Olsen, James , (F.S.A.), <i>V. P. & Assistant Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6850	1965
Olshen, A C. , (F.C.A.), <i>Actuarial Consultant</i> , 760 Market Street, Suite 739, San Francisco CA 94102 415/982-3632	1965
Olson, Ralph E. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual Savings Life Ins. Co., P. O. 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., P. O. 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 Ins. Co., 1301 Gulf Life Dr., Jacksonville FL 32207 904/399-8800	1977
O'Neil, Edward W. , (F.S.A.), <i>Senior Consultant</i> , Peat Marwick Mitchell & Co., One Boston Place, Boston MA 02127 617/723-7700	1976

	Enrolled
O'Neill, Kenneth W. , (F.S.A.), <i>Vice President, Group Retirement</i> , Employers Life Ins. Co. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/845-5211	1979
Onnen, Donald B. , (F.S.A.), <i>Associate Actuary</i> , Conn. Mutual Life Ins. Co., 140 Garden St., 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 & Actuar</i> , Health Care Service Corp., 233 N. Michigan Ave., Chicago IL 60601 312/661-8440	1973
Orensheim, 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 Bch 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., PO Box 111, Boston MA 02117 617/421-6212	1965
Ornatek, Anthony C. , <i>Enrolled 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
Osicka, Charles J. , (F.S.A.), <i>Associate</i> , Hewitt Assoc., 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 St., Stamford CT 06901 203/356-1220	e 1970
Ostuw, Richard , (F.S.A.), <i>Group Actuary</i> , William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6125	1974
Ostuw, Richard E. , (F.S.A.), <i>Actuary</i> , Milliamn & Robertson Inc., 2 Pennsylvania Plaza, New York NY 10001 206/624-7940	1979
O'Sullivan, Leonard , (F.C.A.), <i>President</i> , O'Sullivan & O'Sullivan Inc., Main Line Prof Bldg, Cinnaminson NJ 08077	e 1971
Oswald, Keith S. , <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>Associate Actuary</i> , Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-4536	e 1976
Otteson, Paul M. , (F.C.I.A., F.C.A.S.), <i>Sr Vp Treasurer Actuary</i> , Federated Ins. Co., 129 E. Broadway, Owatonna MN 55060 507/451-1320	1965
Otto, Gary L. , (A.S.A.), <i>Assistant Actuary</i> , IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3094	1977
Overberg, Paul J. , (F.S.A., F.C.I.A.), <i>Sr Vice Pres & Chief Actuary</i> , Allstate Life Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5060	e 1965
Overend, John J. , (F.S.A.), ITT Corp. World H.Q., 320 Park Ave., New York NY 10022 212/752-6000	1965

Members

187

	Enrolled
Overholser, Donald M. , (A.S.A.), <i>Consulting Actuary</i> , G B Buck Constulting 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> , P. O. Box 344, Bath ME 04530 207/443-9647	e 1965
Oxley, John E. , (F.S.A.), <i>2nd Vice Pres & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	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 Assoc., 445 S Figueroa St, Los Angeles CA 90017 213/620-0213	e 1974
Ozols, Maris N. , <i>Pension Director</i> , Namcc Assoc. Pension & Profit Sharing Corp., 1271 Ave. of Americas#928, New York NY 10020	e 1978

P

Pacelli, Jane D. , (A.S.A.), <i>Case Administrator</i> , Edward H. Friend & Co., 1800 K St. N.W., Washington DC 22311 202/785-9080	e 1978
Packer, Bernard , (F.S.A.), <i>Supervising Actuary</i> , New York State Ins. Dept., 2 World Trade Center, New York NY 10977 212/488-5419	e 1966
Paddon, John W. , (F.S.A.), <i>2nd Vice President & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7337	1965
Padro, Miguel A. , (A.S.A.), <i>Associate Actuary</i> , 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 Dr, Centerport NY 11721	1965
Pagliaro, Lois A. , <i>Pension Cost Consultant</i> , 99 Brattle St., Cambridge MA 02138	e 1976
Paglione, Robert , <i>President</i> , Programs for Benefit Plans Inc, 4101 E River Dr, Philadelphia PA 19129 215/849-9300	e 1976
Pagnozzi, Richard D. , (F.C.A.S.), <i>Vice President & Actuary</i> , Middlesex Ins Sentry Group, 34 Monument Square, Concord MA 01742 617/369-6000	1975
Paguia, Victor R. , (F.S.A.), <i>Vice Pres & Group Actuary</i> , Horace Mann Life Ins. Co., 1 Horace Mann Plaza, Springfield IL 62715 217/789-2500	1977
Paige, John W. , (F.S.A.), <i>President</i> , Western Travelers Life Ins., 555 Northgate Dr, San Rafael CA 94903 415/479-5000	1969
Pailler, Arline , <i>Consulting Actuary</i> , 2 Hyler St., Thomaston ME 04681	1967
Pailler, Donald C. , (F.S.A.), 2 Hyler St., Thomaston ME 04861	1965
Paisley, Robert M. , (F.S.A.), <i>Second Vice President</i> , Liberty National Life Ins. C.O, P.O. Box 2612, Birmingham AL 35202 219/424-5421	e 1972

	Enrolled
Palazzo, Frank P. , <i>Pension Cost Consultant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4417	e 1977
Palczynski, Richard W. , (F.C.A.S.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., 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 48075 313/357-4800	1966
Palm, Robert G. , (F.C.A.S.), <i>Asst. Vice President & Actuar</i> , Great American Ins. Co., 580 Walnut St, Cincinnati OH 45202 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>Manager, Life Section</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1970
Palmer, Donald , (F.S.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1968
Palmer, John J. , (F.S.A.), <i>Vice President & Actuary</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., Richmond VA 23261 804/281-6000	e 1975
Palmer, Peter S. , (F.S.A.), <i>Actuary</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/481-8000	1971
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., P.O. Box 1931, Houston TX 77001 713/522-1111	1966
Papenhausen, John L. , (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., 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 Tax</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1215	1971
Park, T Allen , (F.S.A.), <i>Actuary</i> , United American Ins. Co., P. O. Box 810, Dallas TX 75221 214/747-8962	1975
Parker, Gary W. , (F.S.A.), <i>Associate Actuary</i> , Southwestern Life Ins. Co., P.O. Box 2699, Dallas TX 75221 214/655-5235	1978
Parks, John P. , <i>Vice President & Manager</i> , Babb Inc., 850 Ridge Ave., Pittsburgh PA 15212 412/237-2020	e 1976
Parks, Leroy B. , (F.S.A., F.C.A.), <i>The Wyatt Co.</i> , 1400 Investment Plaza, Cleveland OH 44140 216/696-6250	e 1968

Members

189

	Enrolled
Parkyn, Donald W. , (A.S.A., F.C.A.), <i>Actuary</i> , P. O. Box 1196, Sacramento CA 95806 916/481-3710	e 1969
Parlin, R. Willis , (F.C.A.S.), <i>President</i> , Neckura Versicherungs-Ag, 6370 Oberursel/Ts 1, Oberstedterst, Germany 061/716-9278	e 1965
Parmenter, Neil A. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	1967
Parodos, Alexandre , (F.S.A., F.C.I.A.), <i>Vice President Group</i> , Sun Life Assur. Co., 1 Sun Life Executive Park, Wellesley Hls MA 02181 514/866-6411	e 1972
Parrish, James N. , (F.S.A.), <i>Vice President & Actuary</i> , Fidelity Mutual Life Ins. Co., 1500 Market St., Centre Square West, Philadelphia PA 19101 215/585-8160	e 1969
Parry, Arthur F. , (F.S.A., F.C.A.), <i>Consultant</i> , 560 Barbara Way, Hillsborough CA 94010 415/347-1649	e 1965
Parsonage, Jack O. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-1190	1974
Parsons, John R. , <i>President</i> , J R Parsons Inc., Iron Gate Center, 24481 Detroit Rd, Westlake OH 44145 216/871-8611	e 1976
Parsons, R David , (A.S.A., M.C.A.), <i>Consulting Actuary</i> , Hazlehurst & Assoc Inc, 600 Gas Light Tower, PO Drawer #56246, Atlanta GA 30303 404/688-0602	e 1968
Paster, Joseph P. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6000	1973
Pasternack, Harvey , <i>Vice President</i> , Seal & Lohse Inc., 1001 Franklin Ave., Garden City NJ 11530 516/741-5560	e 1976
Pate, James A. , 2nd V. P. & <i>Associate Actuary</i> , Life & Casualty Ins. Co., Life & Casualty Tower, Nashville TN 37219 615/254-1511	1967
Patel, Navin J. , (A.S.A., F.C.I.A.), <i>Consulting Actuary</i> , Johnson & Higgins Willis Faber, PO Box 70, First Canadian Place, Toronto Ont 514/878-1781	1971
Patrick, Gale D. , (F.S.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, 2850 Metro Dr., Minneapolis MN 55420 612/854-1155	e 1977
Patrick, Rodger R. , (A.S.A.), <i>Partner</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1966
Patrik, Gary , (F.C.A.S.), <i>Assistant Actuary</i> , Prudential Reins. Co., P. O. Box 908, 213 Washington St., Newark NJ 07101	1978
Patrizi, B J. , (F.S.A.), <i>Group & Pension Actuary</i> , Beneficial Life Ins. Co., 36 S. State St., Salt Lake City UT 84136 801/531-7979	e 1966
Patterson, Peter , (F.S.A., F.C.I.A.), <i>Manager Actuarial</i> , Mercantile & General Reins. Co, 141 Adelaide St. W., Toronto Ont 416/360-8350	1977
Patterson, W Donald , (F.S.A., F.C.I.A.), 93 Glenview Ave, Toronto Ont	1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Pattison, Edgar W. , (F.S.A., F.C.I.A.), <i>Sr Vice Pres & Chief Actuary</i> , American United Life Ins. Co., One W. 26th St., Indianapolis IN 46250 317/923-7201	1966
Patz, Lawrence C. , (A.S.A.), <i>Sr. Vice President & Actuary</i> , United Life & Accident Ins., One Granite Pl., Concord NH 03301 603/224-7741	1966
Patzman, Stephen N. , (F.S.A.), <i>V.P. & Chief Life Actuary</i> , Mutual Service Life Ins. Co., 1919 University Ave., St Paul MN 55104 612/645-6611	1977
Pauley, Barton S. , (F.S.A.), 2250 Eastridge Ave, Menlo Park CA 94025	1965
Paull, Marvin J. , (F.S.A.), <i>Actuary</i> , Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles CA 90015 213/747-6501	e 1968
Pawelko, Robert L. , (A.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 120 S. Lasalle St., Chicago IL 60603 312/726-0677	e 1971
Paxton, William G. , (F.S.A.), <i>Sr. Vice President-Group Ins.</i> , Maccabees Mutual Life Ins Co, 25800 Northwestern Hwy, Southfield MI 48037 313/357-4800	e 1969
Paydos, Charles J. , (F.S.A.), <i>Vice President</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1970
Peabody, J Lynn. , (F.S.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 115 N Pennsylvania, Indianapolis IN 46204	1977
Peacocke, Sidney W. , <i>Associate Actuary</i> , Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000	1969
Peacor, C Norman. , (F.S.A.), <i>Exec. V. P. & Chief Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	1965
Pearlman, Bernrd. , <i>Executive Vice President</i> , Employers Planning Corp, 160 Halsted St, East Orange NJ 07018	e 1976
Pearsall, Donald M. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6000	1968
Pearson, John S., Jr. , (F.S.A.), <i>Graduate Student</i> , Portland State University, P. O. Box 751, Portland OR 97207	1969
Pearson, Margaret C. , , Pearson Pension Service Inc., 393 Seventh Ave., New York NY 10001	e 1976
Pearson, Margaret E. , (F.S.A.), <i>Asst. V.P.-Consulting Actuary</i> , Galbraith & Green, 2589 S. Main, Salt Lake Cty UT 84115 801/487-4441	e 1977
Pearson, Raymond G. , (F.S.A., F.C.A.), Towers Perrin Forster & Crosby, 2101 L St. NW, 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

Members

191

	Enrolled
Pease, Jerrilyn D. , (F.S.A.), <i>Assistant Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1978
Peavy, Hubert D. , <i>Vice President & Actuary</i> , 8945 Regina Rd., Jacksonville FL 32217	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, 1920 N. Clark St., Chicago IL 60614	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.), Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	e 1976
Penchas, Simon , (A.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 & McAllister, 4205 Hillsboro Rd., #A200, Nashville TN 37215 615/385-1640	e 1969
Penick, R Douglas , (F.S.A.), <i>Vice President & Actuary</i> , Durham Life Ins. Co., P. O. Box 27807, Raleigh NC 27611 919/782-6110	1972
Penn, Harold W. , (F.S.A.), 4253 Still Meadow Lane, W Bloomfield MI 48033 313/626-8159	e 1971
Penney, Don E. , (A.S.A.), Peat Marwick Mitchell & Co., 2000 Commerce Tower, Kansas City MO 64199 816/474-6480	1971
Pennington, Thomas K., Sr. , (F.S.A., F.C.I.A., F.F.A.A.), <i>Sr. Vice President & Actuary</i> , Protective Life Ins. Co., P.O. 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
Pepper, David F. , <i>Consulting Actuary</i> , Howard Johnson & Co., 207 E. Edgar, Seattle WA 98102 206/329-9200	e 1976
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., 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 Ins. Co., 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Perkins, Robert E. , (F.S.A.), <i>Vice President</i> , Alexander & Alexander Inc., P. O. Box 1360, Minneapolis MN 55391 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 212/578-2211	1965
Perreault, Stephen L. , (F.C.A.S.), <i>Assistant Vice President</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4803	1970
Perrott, Godfrey , (F.S.A.), <i>Vice President</i> , M & R Services Inc, 1301 Fifth Ave Ste 3600, 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>Asst Vice Pres</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06002 203/273-0123	1978
Pestal, Charles F. , (F.S.A.), 6228 Ewing Ave. S., Minneapolis MN 55410	1965
Peters, Carl , (F.S.A., F.C.I.A.), <i>Assoc Actuary Reinsurance</i> , Phoenix Mutual Life Ins., 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 & Assoc, 3550 Washington Blvd, Indianapolis IN 46205	e 1965
Peters, Franklin E. , (F.S.A.), <i>Associate Group Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-2603	e 1971
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, Dennis K. , (F.S.A., A.F.A.A.), <i>Manager, Actuarial Services</i> , Lutheran Brotherhood, 701 Second Ave. S., Minneapolis MN 55402 612/340-7006	1977
Peterson, Donald L. , (F.S.A.), <i>Senior Associate Actuary</i> , Woodmen Accident & Life, P.O. Box 82288, Lincoln NE 68501 402/432-2881	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. Co., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	1979
Peterson, John L. , (A.S.A., M.C.A.), <i>Consulting Actuary</i> , Tillinghast, Nelson & Warren, 55 Corporate Wood #260, 9300 W. 110th St., Overland Pk KS 66210 913/927-6677	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.C.A.S.), <i>Assoc. Actuary Retirement Pro</i> , Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721	1977
Peterson, R Larry , (F.S.A.), <i>Actuary</i> , United Life & Accident Ins., One Granite Pl., Concord NH 03301 603/224-7741	1971
Peterson, Ray M. , (F.S.A.), 36 Bogart Ave, Pt Washington NY 11050	1965

Members

193

	Enrolled
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>Assistant Actuary</i> , Western Farm Bureau Life Ins., 1200 Lincoln St., Denver CO 80217 303/861-8100	1977
Peterson, Stephen G. , (F.S.A.), <i>Associate Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/695-2800	e 1976
Petlick, Steven , (F.C.A.S.), <i>Assistant Actuary</i> , Royal-Globe Ins. Cos., 150 William St., New York NY 10038	1978
Petry, Paul E. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Conn. Mutual Life Ins. Co., 140 Garden St., 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.), <i>Sr. Vice President & Actuary</i> , California Life Ins. Co., 3255 Wilshire Blvd., Los Angeles CA 90010 213/487-4310	e 1965
Petty, G. C., III , <i>Partner</i> , Sanjac International, 2100 W. Loop S., Houston TX 77027 713/621-8610	e 1976
Petz, Earl F. , (F.C.I.A., F.C.A.S.), <i>Actuary</i> , Lumbermens Mutual Casualty Co, Long Grove IL 60049 312/540-2000	1965
Pfarrer, Louis W. , (F.C.A.), <i>Consulting Actuary</i> , 2058 Kearney St, Denver CO 80207	1965
Pfefferle, Frederick P. , <i>Manager Group Pensions</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3052	e 1977
Pharr, Joe B. , (F.S.A., F.C.A.), <i>Tillinghast, Nelson & Warren</i> , 3340 Peachtree Rd. NE, Tower Place, Atlanta GA 30326 404/261-5420	1967
Phelps, John , (F.S.A.), <i>Vice President</i> , Munich Reins. Co., Koeniginstrasse 107, 8 Munich 40 089/389-1933	1965
Philbrick, Harold F. , (F.S.A.), 50 Brandywine Lane, Suffield CT 06078	e 1965
Phillippi, William R. , (A.C.A.), <i>V. P. - Administration</i> , Protective Life Ins. Co., P.O. Box 2606, Birmingham AL 35202 205/879-9230	1966
Phillips, David E. , (F.S.A.), <i>Senior Actuarial Asst</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2288	1970
Phillips, Dick L. , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc., 7540 LBJ Freeway, Dallas TX 75251 214/661-9047	e 1972
Phillips, Hal B. , (F.S.A.), <i>Associate Actuary</i> , Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2011	1976
Phillips, Herbert J. , (F.C.I.A., F.C.A.S.), <i>Chief Actuary</i> , Insurers Advisory Org of Cn, 180 Dundas St W, Toronto Ont	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Phillips, Howard M.**, (F.S.A.), *President*, Consulting Actuaries Inc., 1129 Bloomfield Ave., West Caldwell NJ 07006 201/575-1100 e 1967
- Phillips, Jimmy E.**, (F.S.A.), *Vice President & Actuary*, Southern Life & Health Ins Co, 2101 Highland Ave, Birmingham AL 35201 205/933-1160 1971
- Phillips, John B.**, *Partner*, Coopers & Lybrand, One Bush St., 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.C.I.A.), *Vice President & Actuary*, Towers Perrin Forster & Crosby, One Century Plaza, Suite 1400, Los Angeles CA 90067 213/553-3470 e 1968
- Phillips, Wm Harold**, (F.S.A., F.C.I.A., F.F.A.A.), *Vice Pres & Act Ins-Services*, Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721 1965
- Piano, Jon M.**, (F.S.A.), *Actuarial Supervisor*, Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211 e 1969
- Pickering, Joseph R.**, (F.S.A.), *Executive Vice President*, IDS Life Ins. Co., IDS Tower, Minneapolis MN 55402 612/372-3667 1965
- Pierce, Robert D.**, *Vice President & Actuary*, Victory Life Ins. Co., 300 W. Eight, Topeka KS 66603 913/357-6151 1967
- Pihl, John W.**, *President*, William Pihl & Assoc Inc, 170 State St, Los Altos CA 94022 e 1976
- Pike, Albert, III**, (A.S.A., F.C.A.), *Vice President*, Edward H. Friend & Co., 1800 K St. N.W., Washington DC 20006 202/785-9080 e 1971
- Pike, Bertram N.**, (F.S.A.), *Sr. V. P. & Group Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6166 1965
- Pike, Morris**, (A.S.A., A.C.A.S.), 19 Old Mamaroneck Rd #2G, White Plains NY 10605 1966
- Pikelny, Michael**, (F.S.A.), *Actuary*, Johnson & Higgins, 101 S. Wacker Dr., Chicago IL 60606 312/263-2456 e 1976
- Pilewicz, Paula M.**, *Actuarial Staff Assoc*, Amer Tele & Telegraph Co 6, 444 Hoes Lane Bldg, #10-4A602, Piscataway NJ 08854 e 1977
- Pilgrim, James W.**, (F.S.A.), *Regional Reins Director*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811 1968
- Pillar, David G.**, (F.S.A.), *Associate Actuary*, Midwestern United Life Ins., 7551 US Highway 24 W., Fort Wayne IN 46804 219/432-1551 1972
- Pinczkowski, Raymond E.**, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc., 718 17th St., Suite 1350, Denver CO 80202 303/534-7496 e 1971
- Pinder, William C.**, (F.S.A.), *Vice President & Actuary*, National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1392 1965

Members

195

	Enrolled
Pines, Gary A. , (F.S.A.), <i>Vice President</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 Ins. Co., One Tower Sq., Hartford CT 06115 203/277-2971	1965
Pitassi, Kathlyn Aylward , <i>Actuarial Assistant</i> , Retirement Plans Inc., 239 Hanna Bldg., Cleveland OH 44115	e 1978
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>Vice President</i> , Zischke Organization Inc., One Post St., San Francisco CA 94104 415/986-6568	e 1972
Plimpton, Henry A. , (A.S.A.), 1750 Benjamin Franklin Dr, Sarasota FL 33577	e 1966
Plisky, John C. , (F.S.A.), 416 E. Main St., Manasquan NJ 08736 201/223-5825	e 1973
Ploss, Harry. , (F.S.A.), <i>Director Actuarial of Service</i> , Zurich American Ins. Co., 111 W. Jackson Blvd., Chicago IL 60604 312/987-2379	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 Reins Co, 91 Liberty St, New York NY 10006	1971
Podrebarac, Frank W. , (F.S.A.), <i>Associate Actuary</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	e 1971
Poissant, William A. , (F.S.A.), 6009 No 20th St, Arlington VA 22205	1965
Poland, Jeffrey D. , <i>Senior Consultant</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1976
Polapink, Paul S. , <i>Director</i> , Gallop & Price Inc., 10960 Wilshire Blvd., Suite 2380, Los Angeles CA 90024 213/477-2929	e 1976
Polchert, Paul , (F.S.A., M.C.A.), <i>President</i> , Lindquist Polchert Hendrick & Urgo, Ltd., 2900 Charlevoix Dr., Grand Rapids MI 49506 612/942-8760	1978
Polilli, Robert J. , (F.S.A.), <i>Assistant Actuary</i> , National Liberty Corp., 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> , Peat, Marwick, Mitchell & Co, 2001 Bryan Tower, Suite 1500, Dallas Tx TX 75201	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, James H. , <i>President</i> , James H. Pollard & Assoc., 1 Investment Pl., Baltimore MD 21204 301/825-8181	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

- Pollino, George E.**, (F.S.A.), *Assistant Group Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2227 1976
- Pollnow, Jan L.**, (F.S.A.), *Asst. Vice President & Actuar*, Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-4537 1972
- Pollock, Davis A.**, (F.S.A.), *Edp Vice President*, Central Life Assur. Co., 611 5th Ave. P.O.Box 1555, Des Moines IA 50306 515/283-2371 1972
- Pond, Donald H.**, (F.S.A.), *Asst Vice President & Actuary*, Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/649-4111 e 1975
- Ponzini, John J.**, *Assistant Actuary*, 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.), *Actuary*, Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211 1966
- Pope, Roberto E.**, (F.S.A.), *2nd Vice President & Actuary*, Guardian Life Ins. Co., 201 Park Ave. S., New York NY 10003 212/473-3000 1968
- Porter, Elder A.**, (F.S.A.), 14 Tulane Rd, Athens OH 45701 1965
- Porter, Ernest R.**, (A.C.A.S.), *Executive Vice President*, Unigard Olympic Life Ins. Co., 1215 Fourth Ave, Seattle WA 98161 206/292-1234 1966
- Porter, Eugene F.**, (F.S.A., F.F.A.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 St. #D-9146, Wilmington DE 19898 e 1978
- Porter, Lee B.**, *Actuary*, Internal Revenue Service E A P, 1111 Constitution Av NW, Washington DC 20224 1971
- Porter, William A.**, (F.S.A.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401 e 1965
- Portermain, Neill W.**, (F.C.A.S.), *President*, Portermain Richards & Davis, Citizens Bank Ctr Ste 614, 100 N Central Expressway, 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
- Poston, Elizabeth C.**, (F.C.A.), *Manager*, A. S. Hansen Inc., 2101 L St. Nw., Washington DC 20037 202/452-0555 e 1971
- Potts, Grier D.**, (F.S.A., F.C.I.A.), *Asst. Vice President & Actuar*, Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000 1966
- Potts, Lionel A.**, (F.S.A.), *Associate Actuary*, Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111 1966

Members

197

Enrolled

Poucher, Ralph I , <i>Actuary & Manager</i> , E I Du Pont De Nemours & Co, 1007 Market St, Wilmington DE 19898	e 1969
Poulin, Claude R. , (F.S.A., F.C.I.A.), <i>Assistant Director</i> , Social Security Dept. (Uaw), 8000 E. Jefferson Ave., Detroit MI 48214 313/926-5000	e 1972
Poulin, Leon F , <i>Ex. V. P., Actuary & Secretar</i> , Companion Life Ins. Co., 230 Park Ave., New York NY 10017 212/661-1700	1970
Poulson, William K , 6038 N Kilbourn Ave, Chicago IL 60646	1966
Powell, David S , (A.C.A.S.), <i>Associate Actuary</i> , INA Life Ins. Co., 1600 Arch St., Philadelphia PA 19101 215/241-3475	1975
Powell, Jerome M , (F.S.A.), <i>Consultant</i> , 130 Winding River Road, Needham MA 02192	1965
Powell, John H , (F.F.A.A.), 17403 Plaza Dolores, San Diego CA 92128	1965
Powell, Robert N , (F.S.A.), <i>Vice President</i> , Nationwide Corp., One Nationwide Plaza, Columbus OH 43216 614/227-7666	1965
Powell, Robert W , <i>President</i> , Business Benefits Corp., 711 Polk Suite 800, Houston TX 77002 713/658-8344	e 1976
Powers, David A. , <i>Consultant</i> , A. S. Hansen Inc., 711 Louisiana Pennzoil, Houston TX 77002 713/228-7591	e 1976
Pozzi, James E , (F.S.A.), <i>Asst Vice Pres & Asst Actuary</i> , American National Ins. Co., One Moody Plaza P.O. Box 1780, Galveston TX 77550 713/763-4661	1977
Pratt, Hunter D , (F.S.A.), <i>Partner</i> , Bryan Pendeleton Swats & McAll, McAllister, 360 Woodland Hills Bldg., 3000 Old Canton Rd., Jackson MS 39216 601/981-2155	e 1977
Pratt, William S., II , (F.S.A.), <i>Surety Life Ins. Co., Surety Financial</i> Center, Salt Lake Cty UT 84125 801/487-7411	e 1975
Pray, David W , (F.S.A.), <i>Asst. Vice President & Actuar</i> , Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/845-5211	1972
Preble, W James , (F.S.A.), <i>Senior Vice President</i> , 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.), <i>Actuarial Consultant</i> , 6-14 Pendleton Lane, Londonderry NH 03053 603/432-3376	1969
Preston, Robert , <i>Senior Consultant</i> , Peat Marwick Mitchell & Co, One Marine Plaza, Rochester NY 06906	e 1977
Prewitt, Kathleen R , <i>Supervisor</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Bloomfield CT 06152 203/243-8811	e 1976
Price, Archibald M, A M , (A.S.A.), 60 Loop Road, Falmouth MA 02540 617/548-7451	e 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Price, Edith E. , (F.C.A.S.), <i>Assistant Actuary</i> , Lumbermens Mutual Casualty Co, Long Grove IL 60049 312/540-2429	1969
Price, I Edward , (F.S.A.), <i>Vice Pres & Assoc Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	e 1971
Prien, Barthus , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Prien Assoc. Inc., 500 Newport Ctr Dr #955, Newport Bch CA 92660 714/759-1333	e 1965
Primmer, Roger L. , (F.S.A.), <i>Partner</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	e 1972
Prince, Allen H. , (A.S.A.), <i>Actuary</i> , Johnson & Higgins, 950 17th St., Denver CO 80202 303/893-3444	e 1971
Pritchard, Dennie W. , (F.S.A.), <i>Assistant Actuary</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., 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 19101 215/474-7000	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
Prouty, William C. , (F.S.A.), <i>Vp</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	e 1965
Przybyla, Dennis B. , <i>Actuarial Assistant</i> , Midwestern United Life Ins., 7551 US Highway 24 W., Fort Wayne IN 46801 219/432-1551	1970
Puffer, Ronald R. , (F.S.A.), <i>Actuarial Associate</i> , United of Omaha, 33rd at Dodge Street, Omaha NE 68131 402/342-7600	1978
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
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>Actuary</i> , Wisconsin National Life Ins., 220 Washington Ave., Oshkosh WI 54901 414/235-0800	e 1968
Purcell, Lena B. , (F.S.A.), <i>Asst Vice Pres & Actuary</i> , Mutual of New York, 1740 Broadway, New York City NY 10019 212/586-4000	e 1965
Purdy, James L. , (F.S.A.), <i>Vice Pres & Actuary</i> , Travelers Ins. Co., 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
Puscian, John V. , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	e 1976

Members

199

Enrolled

Q

- Quesada, Ann Rachel**, (A.S.A.), *Actuarial Consultant*, William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6760 e 1976
- Quesada, Antonio**, *Pension Consultant*, William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6032 e 1976
- Quesnel, John R.**, *Actuary*, Angell & Disend Inc., 225 Newman Ave., 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.), *Actuary*, Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4840 1977
- Quirin, Albert J.**, (F.C.A.S.), *Actuary*, Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4843 1978
- Quirk, William J.**, (F.S.A.), *Actuarial Consultants*, Bayly Martin & Fay Inc., 3200 Wilshire Blvd., Los Angeles CA 90010 213/381-5371 e 1966
- Qureshi, Arshad H.**, (A.S.A.), *Vice President & Actuary*, Bankers Security Life Ins. Soc, 1701 Pennsylvania Ave. NW, Washington DC 20006 202/298-6225 1978

R

- Raach, Frederick E.**, (F.S.A.), *Vice President*, Colonial Penn Life Ins. Co., 5 Penn Center Plaza, Philadelphia PA 19103 215/988-7755 1970
- Raaen, Lyle T.**, (A.S.A.), *Executive Vp*, CPS Inc., 1014 Hope St., Stamford CT 06907 1967
- Rabenau, Philip A.**, (F.S.A.), 59 Harbor Lane, Massapequa Pk NY 11762 1965
- Rabinowitz, Bernard**, (A.S.A., F.C.I.A.), *Director of Actuarial Service*, Bankers Life & Casualty Co., 4444 W. Lawrence Ave., Chicago IL 60630 312/777-7000 1971
- Rabinowitz, Steven M.**, (F.S.A.), *Consulting Actuary*, William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 212/997-5567 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., 385 Washington St., St. Paul MN 55016 612/221-7911 1978
- Radcliffe, Steve**, (F.S.A.), *Reinsurance Actuary*, American United Life Ins. Co., One W. 26th St., Indianapolis IN 46206 317/923-7201 1975
- Radek, John D.**, (F.S.A.), *Assistant Actuary*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-7595 1978

	Enrolled
Radin, Harry C , 547 Vistamont Ave, Berkeley CA 94708	1965
Rael, Juan B , (F.S.A., F.C.A.), <i>President</i> , Rael & Letson, 1200 Bayhill Rd., San Bruno CA 94066 415/871-7701	e 1965
Raid, Gary A. , (A.C.A.S.), <i>Actuary</i> , Unigard Ins. Group, 190 Queen Anne Ave. N., Seattle WA 98161 206/292-1234	1967
Raisch, George F , (F.C.A.), 25 Tudor Tower, Tudor City Place, New York NY 10017	1965
Ramirez, Miguel A , (A.S.A.), <i>Associate Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	e 1971
Ramsey, Henry B , (F.S.A.), <i>Vice President</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1965
Randall, Donald J , (F.S.A.), <i>Senior Assistant Actuary</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2450	e 1965
Randall, Frederick A , (F.S.A.), <i>Vice President & Actuary</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6712	1974
Randall, Robert J., Sr. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 554-1234	e 1965
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.), <i>Consulting Actuary</i> , William M. Mercer Inc., 222 S. Riverside Plaza, Chicago IL 60606 312/648-6736	e 1965
Rashid, Zafar , (F.S.A.), <i>Assistant Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1975
Raskin, Richard S. , (A.S.A.), 988 Iris Lane, Baldwin L.I. NY 11510	e 1966
Rathbone, Nathanael , (A.C.A.), <i>Actuary</i> , 10236 SW., 61st. Ave., Portland OR 97219 503/221-1350	1966
Rathgeber, Frederick E , (F.S.A.), 333 Oxford Dr, Short Hill NJ 07078	1965
Ratnaswamy, Rajaratnam , (A.C.A.S.), <i>Actuarial Officer</i> , St. Paul Fire & Marine Ins., 385 Washington St., St. Paul MN 55102 612/221-7075	1967
Raws, Alfred, III , (F.S.A.), <i>Associate Actuary</i> , Continental American Life Ins., 1100 King St. P.O.Box 750, Wilmington DE 19899 302/421-5833	e 1977

Members

201

Enrolled

Ray, Edward J., III , (F.S.A.), <i>Dir Us Individ Actuarial Dept</i> , Pan-American Life Ins. Co., 2400 Canal St., New Orleans LA 70119 504/821-2510	1976
Raymond, David H. , (F.S.A.), <i>Actuary</i> , Lincoln Income Life Ins Co, PO Box 1173, Louisville KY 40201 502/459-5650	1969
Raymond, Kathleen A. , <i>Actuarial Assistant</i> , E I Dupont Denemours & Co Inc, Treas Dept Pnsn Analysis, Rm 9144 Dupont Bldg, Wilmington DE 19898	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., F.C.I.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
Reavill, Albert E., Jr. , (F.S.A.), <i>Sr. Vice President</i> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	1965
Reck, Stephen L. , (F.S.A.), <i>Manager</i> , Touche, Ross & Co., 780 Northstar Center, Minneapolis MN 55402 612/333-2301	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, PO Box 2016 Rm 4A604, New Brunswick NJ 08903	e 1972
Reed, Alan L. , (F.S.A.), <i>Vice President</i> , Stone Young & Co., 546 Valley Rd., 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>Associate Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1966
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., F.C.I.A.), <i>Vice President & Actuary</i> , Sun Life Assur. Co., P.O. Box 6075, Montreal Que 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. Jr. , Ethyl Corp., P.O.Box 81, Richmond VA 23201	e 1969
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., F.C.I.A.), <i>Actuary</i> , F.I.C. & Assoc. Inc., 15 W. 10th St., Kansas City MO 64105 816/842-6259	1966
Reich, Felicitas , (F.S.A., A.C.A.S.), <i>Consultant</i> , 555 Bronx River Rd., Yonkers NY 10704 914/237-5874	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Reich, Sheldon , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Standard Security Life-Ny, 485 Madison Ave, New York NY 10022 212/355-4141	1966
Reid, Donald H. , (F.S.A., F.C.I.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 , <i>Assistant Actuary</i> , Firemans Fund Ins. Co., 3333 California St., San Francisco CA 94960 415/929-2000	1970
Reilly, Francis V. , <i>Assistant Administrator</i> , Federal Ins Admin, Dept of Hsng & Urbn Dvlpm, 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., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1974
Reinbolt, James B. , (A.C.A.S.), <i>Vice President</i> , State Farm Fire & Casualty Co, 112 E Washington St, Bloomington IL 61701 309/662-2311	1967
Reiner, Jack G. , <i>Asst Vp & Chief Actuary</i> , American Fidelity Assur. Co., 2000 Classen Center, Oklahoma City OK 73125 405/523-2000	1972
Reinhardt, Thomas E. , (A.S.A.), <i>Vp & Actuary</i> , Provident Indemnity Life Ins, 2500 Dekalb Pike, Norristown PA 19404	1966
Reiskytl, 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> , Multiple Funding Pension, Inc, 342 Madison Ave, New York NY 10017	e 1977
Renz, David L. , (F.S.A.), <i>Associate Actuarial Director</i> , Prudential Ins. Co., Wayzata Blvd., Minneapolis MN 55422 201/877-6000	1976
Renze, David E. , (F.C.A.S.), <i>Pricing Manager-Asst. Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685	1978
Repp, Frank D. , (A.S.A., F.C.A.), <i>Assistant Vice President</i> , Blue Cross/Blue Shield-Atlanta, 3348 Peachtree St. Ne., Atlanta GA 30302 404/266-9355	e 1970
Resony, Allie V. , (F.C.A.S.), <i>Assistant Secretary</i> , Hartford Accident & Indemnity, 690 Asylum Ave., Hartford CT 06115 203/547-5000	1965
Resony, John A. , (F.C.A.S.), <i>Executive Vice President</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Retterath, Ronald C. , (F.C.A.S.), <i>Associate Actuary & Manager</i> , Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/842-6262	1975

Members

203

	Enrolled
Reuter, Robert E. , (F.S.A., A.F.A.A.), <i>Vice President</i> <i>Mis</i> , Lutheran Brotherhood, 701 Second Ave. S., Minneapolis MN 55402 612/340-7105	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., F.C.I.A.), University of Waterloo, 64 Ridgeview Cres, Waterloo, ONT	e 1977
Reynolds, George A. , (F.S.A., F.C.I.A.), <i>Exec. Officer-Group Pensions</i> , Mutual Life Assur. Co., 227 King St. S., Waterloo, ONT. 519/888-2274	e 1965
Reynolds, John A. , <i>Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1976
Reynolds, Walter L. , (F.S.A.), 16410 Caminito Vecinos, San Diego CA 92128	e 1965
Reynolds, John J., III , (F.C.A.S.), <i>Assistant Secretary</i> , Royal Globe Ins. Co., 150 William St., New York NY 10038 212/732-8400	1979
Rholl, Donald A. , (F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Drive, Brookfield WI 53005	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>Asst Vice Pres & Actuary</i> , Monumental Life Ins. Co., 2 E. Chase St., Baltimore MD 21202 301/685-2900	1978
Ricciardelli, Carmine F. , (A.S.A.), <i>Vice President & Group Actuar</i> , United States Life Ins. Co., 125 Maiden Lane, New York NY 10038 212/425-8010	e 1966
Rice, Frank H. , (F.S.A.), <i>Director of Admin. Services</i> , Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	1965
Rice, W. Vernon , (A.C.A.S.), <i>Assistant Vice President</i> , Chubb & Son, Inc, 51 John F Kennedy Pkwy, Short Hills NJ 19122	1977
Rich, Michael J. , (F.S.A.), <i>Associate Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6000	1973
Richards, Alan , (F.S.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 Services, 435 Buckland Rd, P.O. Box 579, South Windsor CT 06074	1965
Richards, Lorraine A. , <i>Supervising Actuary</i> , Actuarial Services Inc., 1090 Morris Ave., Union NJ 07083 201/352-3400	e 1976
Richardson, Charles F B. , (F.S.A.), The Islands, Route 1 Box 88, Crystal River FL 32629	1965
Richardson, Harlan W. , (F.S.A.), Zischke Organization Inc., One Post St., San Francisco CA 94104 415/986-6568	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Richardson, J Lecil , (F.C.A.), <i>Consulting Actuary</i> , J L Richardson Jr Consltng Act, 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 Ins. Co., 440 Lincoln St., 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 Life Ins. Co., 175 Berkeley St., 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>Asst. Actuary-Individual Ins.</i> , Standard Ins. Co., P.O. Box 711, Portland OR 97207 503/248-2748	1978
Richhart, James W , (F.S.A.), <i>Vice President & Actuary</i> , World Insurance Co, 203 S 18th Street, Omaha NE 68101 402/342-1402	1972
Richmond, Allan G , (F.S.A.), <i>2nd Vice President & Actuary</i> , Sun Ins. Services Inc., 260 Peachtree St. N.W., P. O. 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.), <i>Accounting Vice President</i> , Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000	1966
Richmond, Rhoda B , <i>Pension Consultant</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/877-6000	e 1976
Richmond, Stanley M , <i>Manager</i> , Peat Marwick Mitchell & Co., One Boston Place, Boston MA 02108 617/723-7700	e 1976
Richter, Anthony B , (F.S.A.), William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 212/997-2000	1966
Rickards, Charles E , (F.S.A.), <i>Consulting Actuary</i> , 502 Tedwyn Apartments, Bryn Mawr PA 19010 215/527-4959	e 1965
Rickers, Frederick R. , (F.S.A.), <i>Vice President & Actuary</i> , Woodmen Accident & Life, P.O. Box 82288, Lincoln NE 68501 402/432-2881	e 1971
Riddlesworth, William A. , (F.C.A.S.), <i>Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1965
Riebold, Mary S , (F.S.A., M.C.A.), <i>Vice President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10020 212/997-7074	e 1974
Ries, Henry F , (F.C.A.), Franklin St, Denver CO 80218	1965
Rieth, Steven M. , (F.S.A.), <i>Assoc. Actuary-Life Products</i> , Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721	1977

Members

205

Enrolled

- Rife, N Hollis**, (F.S.A.), *Actuary*, New York Life Ins. Co., 51 Madison Ave., New York NY 10010 - 212/576-6826 1977
- Rigel, J Reuben**, (F.S.A.), *Vice President & Actuary*, Powers Carpenter & Hall Inc., 7701 Forsyth Blvd., St Louis MO 63105 314/725-0114 e 1975
- Riley, C Ronald**, (F.S.A., A.C.A.S.), *Vice President & Actuary*, Metropolitan Prop & Liability, 700 Quaker Lane PO Bx 350, Warwick RI 02887 401/827-2376 1970
- Riley, Leo J**, *Agency Manager*, Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000 e 1976
- Rimmer, Ronald W**, (F.S.A.), *2nd Vice Pres & Assoc Actuary*, Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2498 1970
- Rinehart, Charles R**, (F.C.A.S.), *Vice President*, Firemans Fund Ins Co, 3333 California St., San Francisco CA 94118 415/929-2070 1975
- Rink, Richard G**, (F.S.A.), *Vice President & Actuary*, Midland Mutual Life Ins. Co., 250 E. Broad St., Columbus OH 43215 614/228-2021 1966
- Ripandelli, John S**, (F.C.A., A.C.A.S., A.F.A.A.), *Actuary & Pension Consultant*, P. O. Box 3552, Tallahassee FL 32303 904/385-4940 e 1965
- Ripps, Jay C**, (F.S.A.), *Dir Pub Svc Prog Corp Soc Res*, Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-7343 e 1972
- Risberg, Donald F**, (F.S.A.), *Johnson & Higgins*, Three Girard Plaza, Philadelphia PA 19103 215/569-1600 e 1965
- Risen, Michael H**, (F.S.A., A.C.A.), *President*, Michael Risen & Assoc., Inc., Rd 4 Box 220, Boyertown PA 19512 215/367-5855 e 1969
- Ristau, Michael R**, (F.S.A.), *Actuary*, CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4880 e 1973
- Ritter, Joseph G**, 107 Madonna Circle, St Francis Village, Crowley TX 76036 1967
- Ritter, Shirley**, (A.C.A.), *Sr Vp*, A M Kunis & Co Inc, 184 Grand Ave, Englewood NJ 07631 e 1966
- Ritterbush, Bernard**, (F.S.A., A.F.A.A.), *Asst. Vice President & Actuar*, Mutual Security Life Ins. Co., 3000 Coliseum Blvd. E., Fort Wayne IN 46805 219/484-0511 1977
- Roach, Robert F**, (A.C.A.S.), *Actuary&Director-Corp. Plan*, Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6927 1977
- Robb, Stephen A**, (F.S.A.), *Consulting Actuary*, Deferred Compensation Admin., 1645 Cargill Bldg., Minneapolis MN 55402 612/339-8991 e 1974
- Robbins, Edward L**, (F.S.A.), *Vice President & Actuary*, Pan-American Life Ins. Co., 2400 Canal St., New Orleans LA 70119 504/821-2510 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Robbins, Lillian , 11 Worthington Rd, Brooklin MA 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., F.C.I.A.), <i>Vice Pres & Dir of Group Ins.</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1966
Roberts, John C. , (A.S.A., F.C.I.A.), <i>Partner</i> , Hewitt Assoc., 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, Wayne V. , (F.S.A.), <i>Actuary Group Ins</i> , Standard Ins. Co., P.O. Box 711, Portland OR 97207 303/248-2700	1969
Roberts, William P. , (A.S.A.), <i>Dir Central Actuarial Dept</i> , Peat Marwick Mitchell & Co., 1500 Walnut St., Philadelphia PA 19102 215/893-4700	e 1970
Robertson, A. Haeworth. , (F.S.A., F.C.A.), <i>Vice President</i> , William M. Mercer Inc., 5130 Macarthur Blvd. Nw., Washington DC 20016 202/686-5523	e 1965
Robertson, Alexander C M. , (A.S.A., F.C.I.A.), <i>Sr Vice Pres & Chief Actuary</i> , Sun Life Assur Co of Canada, PO Box 6075, Montreal QUE	1968
Robertson, Donald J. , (A.S.A.), <i>Associate Actuary</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6713	1966
Robertson, Frank J. , (F.S.A.), <i>Assistant Group Actuary</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1011	1978
Robertson, Richard S. , (F.S.A.), <i>Vice President</i> , Lincoln National Corp, 1301 S Harrison St, Fort Wayne IN 46801 219/742-5421	1971
Robertson, Stuart 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	1965
Robinson, Gary C. , (F.S.A.), <i>Dir Pension Actuarial & Admin</i> , Pan-American Life Ins. Co., 2400 Canal St., New Orleans LA 70119 504/821-2510	e 1977
Robinson, John T. , (F.S.A.), <i>Associate Actuary</i> , Southern Farm Bureau Life Ins., P.O. Box 78, Jackson MS 39205 601/355-3421	e 1973
Robinson, Larry R. , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , State Life Ins. Co., 141 E Washington St, Indianapolis IN 46204 217/632-3551	e 1966
Robinson, Leslie I. , (A.S.A.), <i>Consulting Actuary</i> , 902 Baldwin, Ann Arbor MI 48104	1970

Members

207

	Enrolled
Robinson, Paul D. , <i>Vice President & Actuary</i> , 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.), <i>Asst. V. P. & Assoc. Actuary</i> , Kansas City Life Ins. Co., 3520 Broadway, Kansas City MO 64141 816/753-7000	1965
Robinson, William K. , (A.C.A.), 330 W. Palo Verde Dr., Phoenix AZ 85013	1966
Robotka, Robert G. , (A.S.A.), <i>Consulting Actuary</i> , Dos Cabezas Star Route, Willcox AZ 85643 602/824-3567	1966
Robst, Carl D. , (M.C.A.), A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/273-2345	e 1966
Roby, Allan B., Jr. , (F.S.A.), <i>Director-Strategic Planning</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Roccas, George J. , (F.S.A.), Towers Perrin Forster & Crosby, 90 Park Ave., New York NY 07052 212/661-5080	e 1971
Rocker, William A. , <i>Consultant</i> , Peat Marwick Mitchell & Co., 1500 Walnut St., Philadelphia PA 19102 215/735-4600	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 Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7474	1965
Rodermund, Matthew , (F.C.A.S.), <i>Vice President & Actuary</i> , Munich American Reins. Co., 410 Park Ave, New York NY 10022 212/752-4466	1965
Rodolfo, Ma Rosario , (F.S.A.), <i>Avp & Planning Director</i> , Firemans Fund American Life, 1600 Los Gamos Dr, San Rafael CA 94911 415/929-2000	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 Natl Bldg, Detroit MI 48226 313/961-3346	e 1976
Roe, Armin S. , (F.C.A.), <i>Consulting Actuary</i> , Roe & Company, 920 N Fairview Ave, Lansing MI 48912	1970
Roeder, Richard G. , (A.C.A., F.F.A.A.), <i>Actuary</i> , Gabriel Roeder Smith & Co, First National Bldg, Detroit MI 48226 313/961-3346	1965
Roenigk, Robert G. , (F.C.A.), 6610 Harwin Dr Ste 274, Houston TX 77036	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

	Enrolled
Roeser, Kirk , (F.S.A.), <i>Assistant Vice President</i> , Mony Reins. Corp., 127 John St, New York NY 10038 212/425-2800	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.), EBASCO, 100 Church St., New York NY 10007 212/785-5994	e 1978
Rogawski, Paulina , <i>Valuation Analyst</i> , Metropolitan Life Ins. Co., One Madison Ave., 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.), <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., W 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
Rohlf, A. Frederick, Jr. , (A.S.A., M.C.A.), <i>Principal</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1968
Rohlf, 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 & Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5485	e 1965
Rohrkemper, Paul H. , (F.S.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1975
Rolland, Ian M. , (F.S.A.), <i>President</i> , Lincoln National Corp, 1300 S Clinton St, Fort Wayne IN 46801 219/424-5421	1965
Rollerson, Lloyd G. , (F.S.A., F.C.I.A.), <i>Senior Group Vice President</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4588	1966
Rollier, Jack A. , (F.S.A.), <i>Vice President</i> , Southland Life Ins. Co., P.O. Box 2220, Dallas TX 75221 214/653-3366	1973
Romeo, Joseph T. , (A.F.A.A.), <i>Actuarial Aide</i> , L E Mtl Life & Acc Ins Assoc, 1048 Engineers Bldg, Cleveland OH 44114	1966
Romig, George M. , <i>Asst. V. P. & Asst. Manager</i> , William M. Mercer Inc., 600 Grant St., Suite 5575, Pittsburgh PA 15219	e 1978
Rommel, John D. , (F.S.A., F.C.I.A.), <i>Vice President & Sr Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	1965
Ronda, Robert , (F.S.A.), <i>Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1282	1976
Rood, Henry F. , (F.S.A., A.C.A.S.), (<i>Past President</i>), 5505 Old Mill Road, Fort Wayne IN 46807 219/422-1766	1965

Members

209

Enrolled

- Root, Randolph B.**, (F.S.A.), *Actuary*, Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001 1978
- Rosati, Robert A.**, (F.S.A.), The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0470 1973
- Rose, Beverly S.**, (F.S.A.), *V. P. & Assoc. Group Actuary*, American National Ins. Co., One Moody Plaza P.O. Box 1780, Galveston TX 77550 713/763-4661 e 1973
- Rosen, Anthony H.**, *Vice President*, Northeast Administrators Inc., 125 Elm St, Westfield NJ 07090 e 1976
- Rosen, Howard L.**, (F.S.A.), *Assistant Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-7211 1978
- Rosen, Mark L.**, (F.S.A.), *Associate Group Actuary*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 e 1976
- Rosen, Stephen H.**, *Vice President*, Paul A. Tanker & Assoc., 1521 Locust St., Philadelphia PA 19102 215/735-1202 e 1976
- Rosenbaum, Jean R.**, *Account Executive*, E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland OH 44114 216/861-6920 e 1977
- Rosenberg, Isaac.**, (F.S.A., F.C.I.A.), Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MB 204/946-1190 e 1974
- Rosenberg, Martin.**, *President*, Southeastern Pension Services, 1617 San Marco Blvd., Jacksonville FL 32207 e 1978
- Rosenberg, Max.**, *President*, Independent Actuarial Services, 41 East 42nd St, New York NY 10017 e 1977
- Rosenberg, Norman.**, (F.C.A.S.), *Vice President & Actuary*, Farmers Ins. Group, 4680 Wilshire Blvd., Los Angeles CA 90010 213/385-9543 1965
- Rosenblatt, Alice.**, (F.S.A.), *Group Actuary*, William M. Mercer Inc., 200 Clarendon St., Boston MA 01776 617/421-0512 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., F.C.I.A.), *Corp Vp Act Statemnts & Taxat*, Confederation Life Ins. Co., 321 Bloor St. E., Toronto Ont 416/967-8338 1970
- Rosenthal, Irving.**, (F.S.A.), 3850 Sedgwick Ave, New York NY 10463 1965
- Rosenthal, Robyn E.**, *Senior Actuarial Assistant*, Martin E. Segal Co., 607 Bolyston St., Boston MA 02368 617/262-0550 e 1976
- Rosenthal, Ronald M.**, *Assistant Actuary*, Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123 e 1977
- Rosenthal, Saul.**, (F.S.A.), *Sr Vice President & Actuary*, Beneficial National Life Ins., 76 Madison Ave., New York NY 10016 212/265-3435 1965
- Rosholt, Lehman M.**, (F.F.A.A.), 1153 Archer St, San Diego CA 92109 e 1965

Enrolled

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 Corp., Commonwealth Bldg., Louisville KY 40202 502/584-8157	1965
Ross, Andrew S. , (F.S.A., F.C.I.A.), <i>Vice President</i> , William M. Mercer Ltd., 7 King St. E., Toronto Ont 416/868-2000	e 1976
Ross, E Chadwick , (F.S.A., M.C.A.), <i>Consulting Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1971
Ross, James B. , (F.S.A.), <i>Senior Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2444	1965
Ross, James P. , (F.C.A.S.), <i>Vice President</i> , Zenith National Ins. Corp., 15760 Ventura Blvd., Encino CA 91436 213/990-3778	1974
Ross, John L. , <i>Senior Consultant</i> , Martin E. Segal Co., 230 N. Michigan Ave., Chicago IL 60601 212/586-5600	e 1977
Ross, John W. , <i>Dir of Technical Marketing</i> , Equimatics Inc, 1025 Elm St, Dallas TX 75202	1968
Ross, Kenneth H. , (F.S.A., F.C.A., F.C.I.A.), 534 Park Wood Lane, Naples FL 33940	e 1965
Rosser, Harwood , (F.S.A., A.C.A.S.), <i>Actuarial Consultant</i> , OEBS U.S. Labor Dept., 200 Constitution Ave., Washington DC 20216 202/523-9015	e 1965
Rossman, Glenn A. , (F.S.A.), <i>Assistant Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/742-5421	e 1977
Rossman, Stanley B. , (F.S.A., M.C.A.), <i>Actuary</i> , The Wyatt Co., 5955 De Soto Ave., Suite 220, Woodland Hills CA 91367 213/883-9747	e 1975
Roth, Irving G. , (F.S.A.), 4001 S Ocean Dr Apt 8B, Hollywood FL 33019	e 1965
Roth, Lewis P. , (F.S.A.), <i>Vice President-Financial Svcs</i> , Maritime Life Assur. Co., 2701 Dutch Village Rd., New York NY 10019 212/586-4000	1968
Roth, Richard J. , (F.C.A.S.), <i>Vice President & Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	1966
Roth, Ronald G. , Philadelphia Finan Grp, Old York Rd & Greenwood Ave, Jenkintown PA 19046 215/885-2400	e 1976
Roth, William M. , (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1965
Rothmeyer, Wayne A. , (F.S.A.), SAFECO Life Ins. Co., SAFECO Plaza, Seattle WA 98185 206/545-5499	1971
Rothschild, Kenneth A. , (F.S.A.), <i>Senior Actuary</i> , National Assoc. Inc., 615 S. Flower St., Los Angeles CA 90017 213/626-5542	1972

Members

211

	Enrolled
Rotkowitz, Irving P. , <i>Assistant Actuary</i> , Martin E. Segal Co., 730 Fifth Ave., 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.), <i>Vice President & Actuary</i> , Home Life Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	e 1965
Rowe, Douglas L. , (F.S.A.), William M. Mercer, Inc., 11 S. 10th St., Richmond VA 23219	1978
Rowell, John H. , (F.C.A.S.), <i>Account Exec & Vice President</i> , Frank B. Hall & Co., 230 W. Monroe St., Chicago IL 60606 312/641-1900	1965
Rowland, Jack L. , (A.S.A.), <i>2nd Vice Pres Underwriting</i> , Mutual Benefit Life Ins. Co., 520 Broad St., Newark NJ 07101 201/481-8000	1966
Royer, Alan F. , (A.C.A.S.), <i>Associate Actuary</i> , Dept of Ins. of New Jersey, 201 E. State St., Trenton NJ 07090 609/292-5360	1971
Rozier, William M. , <i>Principal Actuary</i> , NYC Empl. Retirement System, 40 Worth St, New York NY 10013	e 1967
Rubie, James S., Jr. , (F.S.A., M.C.A.), Tillinghast, Nelson & Warren, 222 S. Central Ave., St Louis MO 63105 314/862-7611	e 1975
Rubin, Ethel C. , (A.S.A.), <i>Actuary</i> , U. S. Civil Serv. Commission, 1900 E. St. Room 4307, Washington DC 20415 202/632-4656	e 1966
Rubino, Frank , (F.S.A.), <i>Assoc Dir Actuarial Svcs</i> , Prudential Property & Casualty, P.O. Box 419, Holmdel NJ 07733 201/877-6000	1976
Rubinstein, Seymour , (F.S.A., F.C.I.A.), <i>V. P. & Consulting Actuary</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 08817 212/575-8000	e 1966
Rubinstein, Stuart F. , (F.S.A.), <i>Associate Actuary</i> , Life Ins. Co., of North America, 1600 Arch St., Philadelphia PA 19101 215/241-3443	1975
Rubsam, Joseph L. , (F.S.A.), <i>Vice President</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	e 1965
Ruby, Martin H. , (F.S.A.), <i>Associate Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-2804	e 1978
Ruchlis, Elsie , (F.C.A.S.), Hickory Hill, Kerhonkson NY 12446	1965
Ruck, Harold E. , (F.S.A.), <i>Sr Vice President & Actuary</i> , Volunteer State Life Ins. Co., P.O. Box 1369, Chattanooga TN 37401 615/267-9501	e 1965
Rudd, John S. , (F.C.A.), <i>Consulting Actuary</i> , Rudd & Wisdom, 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> , Booke & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

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
Ruehle, Thomas G. , (F.S.A.), CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-5000	1977
Ruffini, John W. , (A.S.A.), <i>Pension Actuarial Consultant</i> , Aetna Life Ins. Co., 151 Farmington Ave., Hartford CT 06013 203/273-0123	e 1978
Rugger, Gerald K. , (F.S.A.), <i>President</i> , Home Life Ins. 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., A.C.A., A.F.A.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 120 S. LaSalle St., Chicago IL 60603 312/648-6000	e 1968
Ruhl, Ronald F. , (F.S.A.), <i>Asst. V/Pres. & Asst. Actuary</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 402/978-2198	1978
Rullfson, 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 Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/346-7073	1976
Running, Rolf H. , (F.S.A., A.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>Vp & Chief Actuary</i> , CUNA Mutual Ins. Soc., 5910 Mineral Point Rd., 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 Cliffs NJ 07632 201/567-0001	e 1976
Ryan, Allan W. , (F.S.A.), <i>Associate Actuary</i> , Johnson & Higgins, 95 Wall St., New York NY 10005 212/482-5314	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
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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

213

- | | |
|--|--|
| <p>Ryan, Robert W., (F.S.A.), <i>Vice President</i>, Alexander & Alexander Inc., 2001 Bryan Tower 34th Fl, Dallas TX 75201
214/741-5171</p> <p>Ryan, Ronald E., (F.S.A., F.C.I.A.), <i>Vice President-Actuary</i>, North American Life & Casualty, 1750 S. Hennepin Ave., Minneapolis MN 55403 612/377-5511</p> <p>Ryan, William K., United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68131 402/342-7600</p> <p>Ryder, Robert W., (A.S.A.), <i>Vice President & Actuary</i>, Stone Young & Co., 546 Valley Rd., Uprr Montclair NJ 07043 201/744-8200</p> | <p>Enrolled
e 1969</p> <p>e 1965</p> <p>e 1977</p> <p>e 1968</p> |
|--|--|

S

- | | |
|--|---|
| <p>Saaret, Karl, 1124 SE 3rd St, Crystal River FL 32629</p> <p>Saarloos, George L., (M.C.A., A.F.A.A.), <i>Life Actuary</i>, Ins Div State of Minn, Metro Square Bldg, St Paul MN 55101</p> <p>Saccullo, Carole E., 905 Lost Forest Dr., Atlanta GA 30328</p> <p>Sachs, David S., (F.S.A.), <i>Associate Actuary</i>, The Baltimore Life Ins Co, Mt Royal Plaza, Baltimore MD 21201 301/539-7900</p> <p>Sadler, Gregg R., (F.S.A.), Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000</p> <p>Saffair, Harvey, (F.S.A.), <i>Senior Vice President</i>, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111</p> <p>Saffert, A W, <i>Vp & Actuary</i>, National Producers Life Ins Co, PO Box 16294, Phoenix AZ 85011</p> <p>Sakaguchi, Kiyofumi, (F.S.A.), <i>President</i>, Sakaguchi & Associates, Inc, 3821 Alonzo Avenue, Encino CA 91316 213/345-7663</p> <p>Saksena, G B, (F.S.A.), <i>President</i>, The Saks Co., 3757 Macbeth Dr, San Jose CA 95127 408/258-7125</p> <p>Salinger, Robert G., (F.S.A.), <i>Assistant Actuary</i>, Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19401 215/629-0600</p> <p>Salmons, George B., II, (F.S.A.), <i>Assistant Actuary</i>, Paul Revere Life Ins. Co., 18 Chestnut St., Worcester MA 01608 617/799-4441</p> <p>Salzillo, Joseph A., <i>Account Executive</i>, Equitable Life Assur. Soc., 3435 Wilshire Blvd., Suite 1915, Los Angeles CA 90010 213/381-5432</p> <p>Salzmann, Ruth E., (F.C.A.S.), <i>Vice President & Actuary</i>, Sentry Life Ins. Co., 1800 N. Point Dr., 1800 North Point Drive, Stevens Point WI 54481 715/346-7557</p> <p>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</p> <p>Sample, Betty L., <i>Unit Mgr Act Gr</i>, Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000</p> <p>Samples, Donald W., (F.S.A.), <i>Assistant Actuary</i>, Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000</p> | <p>1965</p> <p>1969</p> <p>e 1977</p> <p>1974</p> <p>1977</p> <p>e 1965</p> <p>1967</p> <p>1975</p> <p>e 1966</p> <p>1978</p> <p>e 1977</p> <p>e 1978</p> <p>1965</p> <p>1977</p> <p>e 1977</p> <p>1977</p> |
|--|---|

	Enrolled
Sandeen, Fredric G. , <i>Pension Consultant</i> , Retirement Plans Inc., 239 Hanna Bldg., Cleveland OH 44115 216/781-7634	e 1977
Sanders, Douglas O. , (F.S.A., A.F.A.A.), <i>Vice President & Actuary</i> , Foremost Life Ins. Co., 5800 Foremost Dr. S.E., P.O. Box 2450, Grand Rapids MI 49501 616/942-3537	1973
Sandler, Robert M. , (F.C.A.S.), <i>Vice President & Actuary</i> , American International Group, 102 Maiden Lane, New York NY 10005 212/791-7231	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 Co., 711 High St., Des Moines IA 50307 515/247-5495	e 1971
Santillo, Carl J. , (F.S.A.), <i>Vice President-Manager & Actuar</i> , Farm Family Life Ins. Co., Box 656, Albany NY 12054 518/436-9751	1978
Sanz De Soto, Julia T. , <i>Assistant 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 & Actuary</i> , Woodward, Ryan, Sharp & Davis, 3 Park Ave, New York NY 10016	e 1975
Sardelis, John , (A.S.A.), Manhattan Life Ins. Co., 111 W. 57th St., 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>V. P. & Associate Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6877	1965
Sartain, James H. , (F.S.A.), <i>Sr Vice Pres & Actuary</i> , Mutual Trust Life Ins. Co., 1200 Jorie Blvd., Oak Brook IL 60521 312/887-7000	1970
Satrom, Donn B. , (F.S.A.), <i>Asst Research Actuary</i> , Lutheran Brotherhood, 701 Second Ave. S., Minneapolis MN 55402 612/340-0211	1976
Saulon, Joseph F. , (A.S.A., F.C.A.), <i>Vice President</i> , William M. Mercer Inc., 1430 Northstar Center, Minneapolis MN 55402 612/371-8094	e 1965
Saunders, H S , (F.S.A., F.C.I.A.), <i>Director Actuarial Services</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg Mb 204/946-1190	1976
Saunders, William J. , (F.S.A., F.C.I.A.), <i>Vp Policy Benef & Underwring</i> , Dominion Life Assur. Co., 111 Westmount Rd. S., Waterloo Ont 519/744-4471	1978
Savasta, Anthony J. , (A.S.A.), <i>President</i> , A. J. Savasta Inc., 150 Broad Hollow Rd., Melville NY 11746 516/271-1330	e 1968
Savasta, Neil J. , (A.S.A.), <i>President</i> , Savasta & Co. Inc., 10 E 40th St, New York NY 10016 212/685-7520	e 1966
Savitz, Edward I. , <i>Vice President</i> , S. J. Savitz & Assoc., Inc., 1845 Walnut St, Philadelphia PA 19103 215/563-9930	e 1976

Members

215

	Enrolled
Sawyer, Joshua S III , (A.C.A.S.), <i>Asst. V. P. & Assoc. Actuary</i> , Firemans Fund Ins. Co., 3333 California St., PO Box 3395, San Francisco CA 94118 415/929-2521	1971
Sawyer, Olin M , (F.S.A.), <i>Assistant Actuary</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2459	e 1969
Scammon, Lawrence W , (A.C.A.S.), 39 Hilltop Pl, New London NH 03257	1967
Scarbrough, Alton L , <i>Actuary</i> , A. A. Beaven & Co. Ltd., 6520 Powers Ferry Rd., Atlanta GA 30339 404/955-3086	e 1976
Scarlett, David E , (F.S.A., F.C.I.A.), <i>Asst. Vice President & Actuar</i> , Monarch Life Ins. Co., 1250 State St., Springfield MA 01133 413/785-5811	e 1972
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, Gail P , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2864	e 1977
Schaffer, Barry H , <i>Staff Actuary</i> , Savings Assoc. Retirement Fund, 5 Corporate Park Dr., White Plains NY 10604 914/694-1300	e 1976
Schaller-Kelly, C V , (A.S.A., F.C.I.A.), Box 1386, Hamilton 5 Bermuda	e 1969
Scharmer, Gary L , (F.S.A.), <i>Actuarial & Pension Consultan</i> , William M. Mercer Inc., 1430 Northstar Center, Minneapolis MN 55402 612/371-8065	e 1976
Schatz, Philip M , (A.S.A.), The Wyatt Co., 5955 Desoto Ave., Suite 220, Woodland Hills CA 91367 213/883-9747	e 1976
Schauer, Francis M , (F.S.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/857-9200	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>Vp & Sr Actuary</i> , U.S. Fidelity & Guaranty Co, 100 Light St, Baltimore MD 21203 301/547-3000	1968
Scheibl, Jerome A , (F.C.A.S.), Employers Ins. of Wausau, 2000 Westwood Dr., Wausau WI 54401 715/842-6319	1966
Scheld, James E , (F.C.A.S.), <i>Actuary</i> , Hartford Ins. 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 N. Ballard Rd., Appleton WI 54919 414/734-5721	1965
Schellenberg, George S , <i>Assistant Vice President</i> , Family Life Ins. Co., Park Place, Seattle WA 98101 206/292-1000	1969
Schellpeper, Gene H , (F.S.A.), <i>Associate Actuary</i> , Western Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202 513/421-1800	1971
Schenkel, James M , (F.S.A.), 5000 North A-1-A, Apt. 540, Vero Beach FL 32960	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Scher, Edward , (F.S.A.), <i>Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1965
Scher, Jerrold R. , (F.S.A.), <i>Assistant 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, 666 Park Ave., East Orange NJ 07017 201/677-1444	e 1976
Schermann, Harris , (A.S.A., F.C.I.A.), <i>Actuarial Vice President</i> , Canada Life Assur. Co., 330 University Ave., Toronto Ont 416/597-1456	1966
Schiff, Lawrence , (A.S.A., A.C.A.), <i>President</i> , L R Schiff Assoc Inc, 111-15 Queens Blvd, Forest Hills NY 11375 212/263-2511	e 1966
Schimpff, M Curtis , (F.C.A.), Box 458K Route 3, Crystal Rvr FL 32629	1965
Schlachter, Gertrude A. , (F.S.A.), (<i>Retired</i>), 270 South Blvd, Nyack NY 10960	1965
Schlageter, Frank W. , (A.S.A.), <i>Associate Actuary</i> , Meidinger & Assoc. Inc., P. O. Box 27506, Richmond VA 23261 804/285-7385	e 1971
Schlaug, Owen C. , (A.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 233 S. Wacker Dr. #5600, Chicago IL 60606 312/876-1616	e 1968
Schlenz, John W. , (A.C.A., A.C.A.S.), <i>Executive Vice President</i> , Casualty Ins. Co. Serv. Inc., 601 California St., San Francisco CA 94108 312/648-1133	e 1967
Schloss, Eugene , (A.S.A., M.C.A.), <i>Consulting Actuary</i> , 2631 Merrick Rd., Bellmore NY 11710 516/781-4455	e 1970
Schloss, Harold W. , (F.C.A.S.), <i>Executive Vice President</i> , Royal-Globe Ins. Cos., 150 William St., New York NY 10038 212/732-8400	1965
Schmidt, Kerry N. , (F.S.A.), <i>Asst Vice President</i> , Johnson & Higgins, P. O. Box 1111, Atlanta GA 30344 404/658-1330	e 1976
Schmidt, Rene H. , <i>Assistant Actuary</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1976
Schmidt, William H. , (F.S.A.), <i>Associate Professor</i> , Georgia State University, Dept. of Ins., Atlanta GA 30083 404/658-2725	1965
Schmier, Abram , (M.C.A.), <i>Exec. V. P. & Actuary</i> , Consulting Actuaries Inc., 1129 Bloomfield Ave., West Caldwell NJ 07006 201/575-1100	e 1971
Schmitt, Herman H. , (F.S.A., F.C.I.A.), <i>President</i> , Nrg America Life Reassur. Corp, 3 Girard Plaza, Philadelphia PA 19102 215/564-2603	1968
Schmitt, Karl H. , (F.S.A.), Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7400	1978
Schmitz, Thomas L. , (F.S.A.), <i>Partner</i> , Hewitt Assoc, 5335 Far Hills Ave, Dayton OH 45459	e 1977
Schnaer, William J. , (F.S.A., A.C.A.), Peat, Marwick, Mitchell & Co., 2001 Bryant Tower, Suite 1500, Dallas TX 75201 214/747-8911	1973

Members

217

Enrolled

e 1977

- Schneebacher, Alex**, (F.S.A.), *Vice President-Group & Pensio*, Shenandoah Life Ins. Co., P.O. Box 12847, Roanoke VA 24029 703/345-6711
- Schneider, F. Russell**, (F.S.A.), *Exec Vice President*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811 1965
- Schneider, Robert E.**, *Assistant Actuary*, New England Mutual Life Ins. Co., 501 Boylston St., Boston MA 02117 617/266-3700 1977
- Schnelder, W G.**, (F.S.A.), *Sr Vp*, Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111 e 1965
- Schneiker, Henry C.**, (A.C.A.S.), *Secretary*, Home Ins. Co., 59 Maiden Ln., 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.), *Principal*, Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Suite 1700, Los Angeles CA 90010 213/480-4800 e 1973
- Schoener, Paul H.**, (F.S.A.), *Actuarial Assistant*, Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123 1969
- Schoenly, Stuart**, (A.S.A.), The Wyatt Co., 65 William St., Wellesley His 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.**, (A.C.A.), *Actuary*, Blue Cross/Blue Shield of Mich, 600 Lafayette E., Detroit MI 48226 313/225-9590 1966
- 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.), *2nd V. P. & Assoc. Actuary*, General American Life Ins. Co., 701 Market St., St. Louis MO 63166 314/231-1700 e 1969
- Schrader, R. Paul**, (A.S.A.), A.S. Hansen Inc., 1st. Intl. Bldg. #2020, Dallas TX 75270 214/748-0501 e 1976
- Schramm, Robert H.**, *President*, Ret Sys'tms Management Corp, 445 E 200 So #15, Salt Lake Cty UT 84111 e 1976
- Schrank, Rosalyn L.**, *Assistant Account Executive*, E. M. Klein & Assoc., 1000 Superior Bldg., 815 Superior N.E., Cleveland OH 44114 216/861-6920 e 1976
- Schreiber, Jeffrey 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 Ave., Union NJ 07081 201/352-3400 e 1965
- Schreiber, Larry**, (F.S.A.), *Actuarial Assistant*, Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721 1978
- Schreiner, William J.**, (F.S.A.), *Assistant Vice President*, Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000 1968

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Schreitmuller, Richard G. , (F.S.A., F.C.A.), <i>Vice President & Actuary</i> , William M. Mercer Inc., 5130 Macarthur Blvd. N.W., Washington DC 20016 202/686-5868	e 1965
Schroeder, Steven W. , <i>Manager</i> , Sentry Life Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/344-2345	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
Schuette, Donald R Prof. , (A.S.A.), <i>Professor</i> , School of Business, Univ of Wisconsin, Madison WI 53706 608/263-4264	1970
Schuh, Dale R. , (F.S.A.), <i>Asst. Vice President-Planning</i> , Sentry Life Ins. Co., 1800 N. Point Dr., 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 St., Pittsburgh PA 15222 412/391-0500	1968
Schulman, Justin. , (A.C.A.S.), <i>Principal Actuary</i> , The State Ins Fund, 199 Church St, New York NY 10007 212/964-7100	1975
Schultz, Alan O. , (F.C.A.), <i>Director-Actuarial Services</i> , Amfac Inc., 50 O'Farrell St., San Francisco CA 94120 415/772-2082	e 1966
Schultz, Ellen O. , (F.C.A.S.), <i>Fireman's Fund Ins. Cos.</i> , 3333 California St., San Francisco CA 94119 415/929-2000	1978
Schultz, John J., III , (F.C.A.S.), <i>Asst. Vice President & Actuar.</i> , California Casualty Mgt. Co., P.O. Box M, San Mateo CA 94402 415/574-4000	1977
Schumacher, Robert C. , (F.S.A.), <i>V P</i> , Carlin-Black Co., 10101 Linn Station Rd., Louisville KY 40203 502/423-0330	e 1966
Schutz, John A. , (A.S.A.), <i>Assistant Actuary</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4651	1966
Schwartz, Adolph F. , (F.S.A.), 1104 Muhlenberg Ave, Swarthmore PA 19081	1965
Schwartz, Barbara J. , <i>Manager-Group Pensions</i> , Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90051 201/877-6000	e 1978
Schwartz, Jesse M. , (F.S.A.), <i>Asst. Vice President & Actuar.</i> , Mutual of New York, 1740 Broadway, 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 07666 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 Pres-Marketing Svcs</i> , Sun Life Ins Co of America, 20 S Charles St, Baltimore MD 21201 301/727-0400	1975
Schwartz, Richard T. , (F.S.A.), 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., Englewood Cliffs, NJ 07632 201/567-0001	1979

Members

219

	Enrolled
Schwarz, Joseph A. , (A.S.A.), (<i>Retired</i>), 14 Brower Lane, Hempstead NY 11550	1966
Schweih, Matthia S. , (A.F.A.A.), <i>Vice President & Actuary</i> , United Fire Ins. Co., One E. Wacker Dr., Chicago IL 60601 312/321-9100	1966
Scott, Brian E. , (F.C.A.S.), <i>Asst Vp Personal Ins Dept</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1967
Scott, David G. , (F.S.A.), <i>Senior Vice President</i> , Norin Corp., 12100 N.E. 16th Ave., N Miami FL 33139 305/895-0220	1965
Scott, Ellis , (A.S.A.), <i>Actuarial Consultant</i> , U.S. Department of Labor, 200 Constitution Ave N.W., Washington DC 20016 202/523-9211	e 1969
Scott, H. Randolph , <i>Vice President & Secretary</i> , Pilgrim Health & Life Ins, P. O. Box 1897, Augusta GA 30903	1967
Scott, James E. , <i>Consultant</i> , F.I.C. & Assoc. Inc., 15 W. 10th, Kansas City MO 64105 816/842-6259	1970
Scott, Sanford W. , (F.S.A.), <i>Sr Vice President & Sr Actuar</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-7068	e 1965
Scott, Wilson H. , (F.S.A., F.C.I.A.), <i>2nd Vice President & Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411	e 1965
Seager, Theodore D. , (F.S.A.), <i>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.C.I.A.), <i>Chairman</i> , Seal & Lohse Inc, 1143 Apples, La Mottaz Switzerland	e 1965
Seaman, Jerome F. , (F.S.A.), <i>Director of Actuarial Service</i> , Arthur Young & Co., One IBM Plaza, Chicago IL 60611 312/751-3368	1972
Sears, Richard C. , (F.S.A., F.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1965
Sebolt, Frank O. , (A.S.A., A.C.A.), 57 Linbrook Rd, W Hartford CT 06107	e 1969
Secor, David B. , (F.S.A.), <i>Actuary</i> , Main Street, Hampden MA 01036 413/788-8411	e 1971
Sedlak, Stephen A J. , (F.S.A.), <i>Actuary</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-6742	1974
See, Gary N. , (F.S.A., F.C.I.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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Segal, Donald J. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-3530	e 1967
Selig, Jack , (F.S.A.), <i>Associate Actuary</i> , American United Life Ins. Co., One W. 26th St., Indianapolis IN 46206 317/923-7201	1978
Selig, Gerald W. , (F.S.A.), <i>Actuary Pensions</i> , Business Men's Assur. Co., P.O. 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 St, Lawrenceville IL 62439 618/943-3311	1965
Sellers, 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 Glenarden Rd., Glenview KY 40025	1965
Selles, Robert H. , (F.S.A., A.C.A., F.C.I.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1970
Sellman, Henry G. , (A.S.A.), 117 W Second Ave, Monmouth IL 61462	1966
Selser, Donald R. , <i>Vice President & Actuary</i> , Certified Life Ins. Co. of CA, 14724 Ventura Blvd., Sherman Oaks, CA 91403	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, Thomas F. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave., Engldw Cliffs NJ 07632 201/567-0001	e 1972
Separk, Wharton G. , North Carolina Ins. Dept., P.O. Box 26387, Raleigh NC 27611 919/733-5631	1970
Setterberg, Donna M. , <i>Specialist Group Pensions</i> , Standard Ins. Co., P.O. Box 711, Portland OR 97207 503/248-2722	e 1976
Sevilla, E 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 Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1966
Seymour, John K. , <i>Manager Pension Admin Unit</i> , Security Mutual Life Ins Co, Binghamton NY 13902 607/723-3551	e 1977
Shalack, Theodore J. , (F.S.A.), <i>Vice President & Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1974
Shalit, Carl , (F.S.A.), Carl Shalit & Assoc., 67 Farrington St., Stoughton MA 02072 617/344-4788	e 1970
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>Actuarial Associate</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02043 617/421-2165	1978

Members

221

Enrolled

Shank, Harley B. , (A.C.A.), <i>Consulting Actuary</i> , 7575 Contreli Rd #16, Little Rock AR 72207	1966
Shank, John C. , (F.S.A.), <i>Associate Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06095 203/277-3515	1977
Shannon, Ayon G. , (F.S.A., F.C.A.), <i>Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 202/452-0660	e 1965
Shapiro, Arnold F. , (F.S.A.), <i>Assistant Professor</i> , Penn State University, 509 B Business Admin Bldg, University Pk PA 16802 814/865-4172	e 1978
Shapiro, Kenneth , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1974
Shapiro, Patricia L. , (F.S.A.), Travelers Ins. Co., One Tower Sq., Hartford CT 06416 203/277-0111	1977
Shapiro, Robert D. , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc, 200 Executive Dr, Brookfield WI 53005	e 1969
Shapland, Robert , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , Mutual of Omaha Ins. Co., 33rd & Dodge Sts., Omaha NE 68131 402/978-2083	1965
Sharkey, William H. , (F.S.A.), <i>Assistant Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1977
Sharma, Rajendra P. , (A.S.A.), <i>Actuarial Associate</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1976
Sharp, Anthony C. , (F.S.A.), <i>Consulting Actuary</i> , P. O. Box 117, Thompson PA 18465 215/688-1885	e 1970
Sharp, Evelyn Davis , (F.C.A.S.), <i>Partner</i> , Woodward, Ryan Sharp & Davis, 26 Broadway, New York NY 10004	1965
Shaw, James L. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co., 10689 N. Kendall Dr., Miami FL 33156 305/274-8080	e 1976
Shaw, Henry D. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-5198	1965
Shaw, Samuel E., II , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6385	e 1965
Shearer, James L. , (A.S.A.), <i>Consulting Actuary</i> , 723 N. Wayne St., Angola IN 46703 219/665-7673	e 1966
Sheets, William L. , (F.S.A.), <i>Asst Actuary-Individ Health</i> , Country Life Ins. Co., 1701 Towanda Ave. P.O. Box 575, Bloomington IL 61701 309/828-0021	1978
Shelby, Thomas H III , (A.S.A.), <i>Consulting Actuary</i> , 13619 Peyton Dr, Dallas TX 75240	e 1967
Sheldon, Curtiss S. , (F.S.A.), <i>Asst. Actuary-Product Devel.</i> , Southern Farm Bureau Life Ins., P.O. Box 78, Jackson MS 39205 601/981-7422	1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Shelor, Morgan L. , (F.S.A.), Aplitec Inc., 5206 Fm 1960 W. #200, Houston TX 77006	1968
Shemin, Barry L. , (F.S.A.), <i>Second Vice President</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-4098	e 1972
Shepler, Richard J. , (F.S.A., F.C.I.A.), <i>Regional Director-Underwritt</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1977
Shepp, Bruce N. , (F.S.A., F.C.I.A.), <i>President</i> , Shepp & Associates Ltd., 440-9939 Jasper Ave., Edmonton, ALTA 403/423-4720	1974
Sheppard, Alan R. , (F.C.A.S.), <i>Vice President & Actuary</i> , Scor Reinsurance Company, Dallas TX 75270	1976
Sher, Fred. , (F.S.A.), <i>Partner</i> , Hewitt Assoc., 4590 Macarthur Blvd., Suite 200, Newport Beach CA 92660 714/955-1800	e 1976
Sherfey, Charles J. , (F.S.A., F.C.I.A., A.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. Cos., 333 California St., 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 Actuar</i> , Home Beneficial Life Ins., P.O. Box 27572, Richmond VA 23261 804/358-8431	e 1971
Sherry, Harold R. , (A.S.A.), <i>Assistant Actuary</i> , Ins. Systems of America, P.O.Box 47975, Atlanta GA 30362 404/449-3950	1970
Shields, Monica. , <i>Actuarial Assistant</i> , Alexander & Alexander Inc., 1185 Ave of the Americas, New York NY 11229 212/515-8000	e 1976
Shigley, Klaus O. , (F.S.A.), <i>Assistant Group Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., Boston MA 02117 617/421-6000	e 1977
Shima, Richard J. , (A.S.A.), <i>Senior Vice President</i> , Travelers Ins. Co., One Tower Sq., 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
Shockley, Marcom H. , 3109 Carroll Dr, Waco TX 76708	1970
Shope, R Wesley. , (A.S.A.), <i>President</i> , 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., F.C.I.A.), <i>Consulting Actuary</i> , 416 Conant Road, Weston MA 02193 617/893-5366	e 1965
Shugart, Edward R. , (F.S.A.), <i>Vice President & Actuary</i> , Integon Life Ins. Co., 420 N. Spruce St., Winston-Salem NC 27102 919/725-7261	e 1976

Members

223

Enrolled

- Shulman, Richard A.**, *Ex. V. P. & Sr. Actuary*, Improved Funding Techniques, 211 Broadway, Lynbrook NY 11563 516/887-4433 e 1976
- Shultes, Lawrence K.**, (F.S.A.), *Vice President & Asst. Actuar.*, Prudential Ins. Co., P.O. 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 Ave., 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., F.C.I.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.), *Senior Consultant*, Peat Marwick Mitchell & Co., 1500 Walnut St., Philadelphia PA 19102 215/735-4600 e 1977
- Sieben, Richard B.**, (F.S.A.), *Sr. V. P.-Finance & Treasure*, Health Care Service Corp, 233 N Michigan Ave, Chicago IL 60601 312/661-4752 1965
- Siegel, Wendy**, *Actuarial Consultant*, Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff Manor NY 10510 914/769-9200 e 1978
- Siegel, Conrad M.**, (F.S.A., F.C.A.), *Consulting Actuary*, Conrad M. Siegel 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. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 1974
- Siegel, Lewis A.**, *Partner*, Laiken Siegel & Co, 400 Park Ave, New York NY 10022 e 1976
- Sieglertuch, Norman**, (F.C.A.), *Consultant*, The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0460 e 1965
- Siegfried, Charles A.**, (F.S.A.), 29 Hillcrest Rd, Madison NJ 07540 1965
- Siegler, Ira I.**, (A.S.A.), *Partner*, Kwasha Lipton, 429 Sylvan Ave., Englw d Cliffs NJ 07632 201/567-0001 e 1976
- Sikic, Ante B.**, *Actuarial Specialist*, Union Central Life Ins. Co., P.O. Box 179, Cincinnati OH 45201 513/825-1880 e 1976
- Silberstein, Morris J.**, *Asst. Vice President & Actuar*, Consulting Actuaries, Int'l, 666 Fifth Ave., New York NY 10019 212/586-7500 e 1978
- Silins, Edward S.**, (F.S.A.), *Asst. V. P. & Asst. Actuary*, Combined Ins. Co., 5050 N. Broadway St., Chicago IL 60640 312/275-8000 1978
- Silkes, Lawrence**, (F.S.A.), *Vice Pres & Actuary*, Wm. Penn Life Ins Co of Ny, 127 Cutter Mill Rd, Great Neck NY 07039 1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Enrolled

Sillesky, J. Darrison , (F.S.A.), <i>Vice President</i> , 41 Perry Dr., Boston MA 02117 617/421-6192	e 1965
Silletto, C David , (F.S.A., F.F.A.A.), <i>Senior Vice President</i> , The Lincoln Natl Life Ins Co, 1301 S Harrison St, Fort Wayne IN 46801 219/742-5421	1965
Silva, Jerry , (A.S.A.), <i>Actuarial Associate</i> , Natl H. & W. Retirement Assn., 666 Fifth Ave., New York NY 10019 212/399-1609	1971
Silverman, David , (F.C.A.S.), 27 W 72nd St Apt 1409, New York NY 10023	1965
Silverman, Martin , (M.C.A.), <i>Actuarial Consul & Dept Head</i> , E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland OH 44114 216/861-6920	e 1970
Silverman, Robert L , (F.S.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 St. NW, Washington DC 20006 202/452-0660	e 1971
Simmons, Kent M , (F.S.A.), <i>Actuary</i> , American Founders Life Ins Co., P.O. Box 15427, Austin TX 78761 512/452-8181	1973
Simmons, Maurice O , (F.S.A., F.C.I.A.), <i>Vice President & Actuary</i> , Frank B. Hall & Co., 3200 Wilshire Blvd., Los Angeles CA 90010 213/386-8553	e 1974
Simms, Clifford R , (F.C.A.), <i>President</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1965
Simon, Leroy J , (F.C.A.S.), <i>Senior Vice President</i> , Prudential Reins. Co., P.O. 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>Assistant Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07834 201/877-6000	1978
Simonelli, Suzanne J , (F.S.A.), <i>Senior Actuarial Associate</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07834 201/877-6000	1978
Simpson, William , (F.S.A.), 9205 Muskogee Pl., Adelphi MD 20783	e 1965
Singer, Carl J , (A.S.A.), 6049 N Morgan St, Alexandria VA 22312	1966
Singer, Jack A , (A.S.A.), <i>Sr Insurance Analyst</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-7940	1966
Singer, Paul E , (A.C.A.S.), <i>President</i> , Ill.State Med. Ins. Svcs, 55 E. Monroe St., Chicago IL 60603 312/782-1654	1966
Singer, Stephen G , (F.S.A., F.C.I.A.), 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

225

	Enrolled
Sivin, Burton A. , (F.S.A.), <i>President</i> , Consulting Actuaries Intl Inc., 666 Fifth Ave., New York NY 10019 212/586-7500	e 1973
Skalinder, Gregg L. , (A.S.A.), Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7425	e 1976
Skelding, Albert Z. , (F.C.A.S.), 93 Carole Ct-Apt 3, Massapequa NY 11758	1965
Skelton, Don R. , (F.S.A.), <i>V. P.-Research & Development</i> , Monarch Life Ins. Co., 1250 State St., Springfield MA 01133 413/785-5811	e 1965
Skevington, John A. , (F.S.A.), <i>2nd Vice President & Actuary</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/424-5421	1966
Skiff, Thomas A. , (F.S.A., F.C.I.A.), <i>Vice President & Chief Actuar.</i> , Fireman's Fund Amer Life Ins, 1600 Los Gamos Dr, San Rafael CA 94911 415/485-5058	1975
Skinner, Fred E. , RR 4, Hoecheater Rd, Springfield IL 62707	1966
Skinner, Jeffrey S. , (A.S.A., F.C.A.), 19338 Winged Foot Circle, Northridge CA 91326 213/368-2158	e 1971
Skoczen, John E. , <i>Manager, Valuation Dept.</i> , Kass, Germain & Co., 3570 Warrensville Ctr. Rd, Shaker Hghts OH 44122 216/921-2900	e 1976
Skovron, David A. , (F.S.A., M.C.A.), <i>Partner</i> , Kwasha Lipton, 429 Sylvan Ave., Engldw 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
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., P.O. Box 3210, Atlanta GA 30302 404/394-5665	e 1976
Slater, Philip D. , (F.S.A., F.C.I.A.), <i>Chief Actuary</i> , Woodward & Slater Inc, 225 Lorraine Ave, Spring Lake NJ 10022 212/752-8930	e 1965
Slater, Robert E. , (F.S.A.), D-30 Woodmont North Apts., Downingtown PA 19335	1965
Slavin, Charles , (A.S.A., A.C.A.), <i>Actuary</i> , Compensation Planning Inc., P.O. Box J.Colonial Bldg., Great Bend KS 67530 316/793-8473	e 1967
Sliment, Kenneth J. , (F.S.A.), <i>Consulting Actuary</i> , W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis MO 63139 314/647-4777	e 1973
Sloan, John L. , <i>Associate Actuary</i> , Liberty Life Ins. Co., P.O. Box 789, Greenville SC 29602 803/268-8354	e 1967
Sloan, Thomas D. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Sloan, W Keith , (F.C.A.), <i>Assistant Actuary</i> , Lumbermen's Mutual Casualty Co, Assistant Actuary Tube-7, Lumbermen's Mtl Casualty, Long Grove IL 60049 312/540-2000	1970
Sloat, Frederick P , (F.S.A., F.C.A., F.C.I.A.), 127 Bender Ave, Roselle Park NJ 07204	e 1965
Sluder, Larry R , (F.S.A.), <i>Associate Actuary</i> , Pilot Life Ins. Co., P.O. Box 20727, Greensboro NC 27420 919/299-4720	1978
Slusarz, Anthony W , (F.S.A.), <i>Group Actuary</i> , Reliance Standard Life Ins., 4 Penn Center Plaza, Philadelphia PA 19103 215/864-4449	1978
Smalley, Ted E , (F.S.A.), <i>Actuary Group</i> , Lincoln National Life Ins. Co., 1300 S. Clinton St., Fort Wayne IN 46801 219/742-5421	1966
Smick, J J , (F.C.A., F.C.A.S.), <i>President</i> , Smick & Co Inc, 300 E 46th St, New York NY 10017	e 1965
Smick, Robert L , <i>Actuary</i> , Smick & Co Inc, 300 E 46th St, New York NY 10017	e 1976
Smith, Alexander J.C. , (A.S.A., F.C.A., F.C.I.A.), <i>President</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10036 212/997-5277	e 1971
Smith, Barry V , (F.S.A.), <i>Senior Vice President</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-4634	1965
Smith, Charles A , (F.S.A.), <i>President</i> , Puritan Life Ins Co, 245 Waterman St, PO Box 519, Providence RI 02901 401/331-5900	1965
Smith, Christopher G , (F.S.A.), <i>Vice President & Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	e 1965
Smith, Clyde, Jr. , (F.S.A.), A. S. Hansen Inc., 2300 Energy Center One, 717 17th St., Denver CO 80202 303/825-7641	e 1978
Smith, Courtland C , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Cologne Life Reins. Co., 900 Bedford St., Stamford CT 06905 203/327-4220	1965
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.), 2850 Metro Dr., Suite 600, Minneapolis MN 55420 612/854-1155	e 1965
Smith, Edward I. , (F.S.A.), <i>Actuarial Director</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07960 201/877-6000	1976
Smith, Edward M , (F.C.A.S.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Smith, Edward R , (F.C.A.S.), <i>Vice President & Actuary</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-4830	1966
Smith, F Eugene , (F.S.A., F.C.I.A.), <i>V. P. & Corporate Actuary</i> , North American Life Assur. Co., 105 Adelaide St. W., Toronto Ont 416/362-6011	e 1968
Smith, Francis M. , (F.S.A.), 601 E. 20th St, New York NY 10010	1965

Members

227

	Enrolled
Smith, Fraser M. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., 99 Bank St., Ottawa Ont 212/578-2211	1968
Smith, Frederic J. , (A.S.A.), Retirement Plans Inc., 239 Hanna Bldg., Cleveland OH 44115	e 1976
Smith, Geoffrey F N. , (F.S.A., F.C.I.A.), <i>Pres & Chief Executive Office</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. Brookes, Jr. , <i>Actuary IV</i> , MD Dpt of Lcnsng&Reg Ins Div, One S Calvert St, Baltimore MD 21202 301/383-5665	1970
Smith, J. Henry. , (F.S.A.), <i>Retired Chairman of Board</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1965
Smith, James B., Jr. , (F.S.A., F.C.I.A.), <i>Associate Actuary</i> , Liberty National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202 219/424-5421	1977
Smith, James P. , (F.S.A.), <i>V. P. - Group Admin. & Reins.</i> , Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 612/372-5303	1965
Smith, John E. , (F.S.A.), <i>Asst. Actuary-Group Annuity</i> , General American Life Ins. Co., 701 Market St., 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> , Zischke Organization Inc., One Post St., 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 Ins. Bureau, P.O. Box 30220, Lansing MI 48909 517/373-0237	1973
Smith, Michael L. , (F.S.A.), <i>Vice President & Actuary</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1457	1974
Smith, Morton, Jr. , (F.S.A.), <i>2nd V. P. & Pension Actuary</i> , Home Life Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	e 1966
Smith, Raymond L. , 4041 12th St., Des Moines IA 50313	1966
Smith, Richard F. , (F.S.A.), <i>Vice President</i> , Zischke Organization Inc., One Post St., 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., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965
Smith, Russell H., Jr. , (F.S.A.), <i>Vice President & Actuary</i> , State Mutual Life Assur. Co., 440 Lincoln St., Worcester MA 01605 617/852-1000	e 1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Smith, Ronald J W , (F.S.A., F.C.A., F.C.I.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
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</i> , First Colony Life Ins. Co., P. O. Box 1280, Lynchburg VA 24505 804/845-0911	1974
Smith, Susan M , (A.S.A.), <i>Consultant</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.), 9616 Carroll Canyon Rd., Apt. K-2, San Diego CA 92126	1971
Smith, Vernon J , (A.S.A., A.F.A.A.), <i>Vice President & Actuary</i> , Western States Life Ins. Co., P.O. Box 2907, Fargo ND 58102 701/237-6700	1966
Smith, Victor L , (A.S.A.), <i>Actuary</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157	1970
Smith, Vine H , <i>Actuarial Valuation Manager</i> , Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 414/271-1444	e 1977
Smith, William Daniel , (F.S.A.), <i>Controller & Associate Actuary</i> , Provident Mutal Life Ins. Co., 4601 Market St., Philadelphia PA 19312 215/474-7000	1965
Smith, William David , (F.S.A., F.C.A.), <i>Consulting Actuary</i> , Milliman & Robertson Inc., 44 Montgomery St., San Francisco CA 94104 415/362-1407	e 1965
Smith, William L , (F.S.A.), <i>Associate</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 St, Baltimore MD 21203 301/547-3205	1970
Sneed, Donald W , (F.S.A.), <i>Vice President & Actuary</i> , State Reserve Life Ins Co, 115 W 7th St, 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 Rd, Merion Sta PA 19066	e 1976

Members

229

Enrolled

- Soderquist, G David**, (F.S.A., F.C.A.), *Consulting Actuary*, Tillinghast, Nelson & Warren, 1600 Fishinger Rd., Columbus OH 43221 614/451-5991 1967
- Sohn, William J**, (F.S.A.), *Actuary*, 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, Richard H**, (F.S.A.), *Vice Pres & Consulting Act*, Alexander & Alexander Inc., 3550 Wilshire Blvd., Los Angeles CA 90034 213/385-5211 e 1969
- Solomon, Ronald L**, *Supervisor*, William M. Mercer Inc., 300 N. Charles St., Baltimore MD 21201 301/685-6688 e 1977
- Solomon, William B**, (F.S.A., F.C.I.A.), *Group Pension Consultant*, Johnson & Higgins Willis Faber PO Box 70, First Canadian Pl, Toronto Ont 416/862-5800 1974
- Sommer, Steven D**, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc., 1301 Fifth Ave., Suite 3600, Seattle WA 98101 206/624-7940 1977
- Sondergaard, John E.**, *Actuarial Manager*, A. S. Hansen Inc., 711 Louisiana Pennzoil, Houston TX 77339 713/228-7591 e 1976
- Sondergeld, Donald R**, (F.S.A., A.C.A.), *Sr. Vice President & Actuary*, Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-4532 e 1965
- Sonnastine, Juanita K**, *Actuary*, Gabriel Roeder Smith & Co, First Natl Bldg, Detroit MI 48226 313/961-3346 e 1976
- Sonnenschein, Gerald B**, (A.C.A.), *Vice President & Actuary*, Martin E. Segal Co., 230 N Michigan Ave, Chicago IL 60601 312/782-1416 e 1976
- Sorensen, Stuart L**, (F.S.A.), *Vice President & Chief Actuar*, Security Amer Fin Entrprs Inc, 1200 2nd Ave So, Minneapolis MN 55403 612/335-1295 1975
- Sorensen, Thomas B**, (F.S.A.), *Vice President*, Huggins & Co. Inc., 101 Pearl St., Hartford CT 06103 203/727-0018 e 1966
- Sormani, Charles R**, (F.S.A.), *Vice President-Actuary*, Union Labor Life Ins. Co., 850 Third Ave., New York NY 10022 212/752-5200 e 1971
- Soronow, Frederick T.**, (F.S.A.), *Consulting Actuary*, Charles A. Kench & Assoc. Ltd., 1800 One Lombard Place, Winnipeg Man 416/868-5700 e 1977
- Soucy, Robert L**, *Technical Consultant*, William M. Mercer Inc., 200 Clarendon St., Boston MA 02116 617/421-0340 e 1976
- Sourdif, Jerald E.**, (F.S.A.), Lutheran Brotherhood, 701 Second Ave. S., Minneapolis MN 55402 612/340-0211 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Southern, Charles W. , (F.S.A.), 2817 Patricia Dr, Des Moines IA 50322	1965
Southwell, Don , (F.S.A.), <i>Senior Actuarial Associate</i> , Prudential Ins. Co., P.O. Box 2075, Houston TX 77035 201/877-6000	1978
Southworth, J Russell , (F.S.A., F.C.A.), <i>Principal</i> , 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 Ins. Co., 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 19101 215/472-5000	1965
Spaulding, Asa T. , <i>President</i> , North Carolina Mutual Ins. Co., Mutual Plaza, Durham NC 27702 919/682-9201	1965
Spellman, James W. , (F.S.A., F.C.I.A.), <i>Vice President</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2311	1965
Spellman, Peter J. , (F.S.A., F.C.I.A.), <i>President</i> , Citadel Life Ins. Co., P.O. Box 31488, Charlotte NC 28231 704/374-0211	1965
Spies, Robert L. , (F.S.A., F.C.I.A.), <i>Senior Actuarial Officer</i> , Western Life Ins. Co., P.O. Box 43271, St. Paul MN 55164 612/738-4351	e 1975
Spigal, Jerauld G. , (A.S.A.), <i>Actuary</i> , Peat Marwick Mitchell & Co., 345 Park Ave., New York NY 10022 212/758-9700	e 1976
Spitzer, C Robert , (F.C.A.S.), <i>Associate Actuary</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6000	1973
Spitznass, Richard B. , <i>Director</i> , Weyerhaeuser Co, Tacoma WA 98401	e 1976
Spock, William T. , (F.S.A.), <i>Senior Vice President</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	1966
Spoolstra, Herbert B. , <i>Actuary</i> , United Farm Bureau Family Life, 130 E. Washington St., Indianapolis IN 46204 317/263-7466	1966
Spoolstra, Peter C. , (F.C.A.), <i>President</i> , Peter C Spoolstra & Assoc Inc, 1829 N Meridian St, Indianapolis IN 46202	e 1966
Spooner, Forest Allen , (F.S.A., A.C.A.S.), <i>Vice Pres for Group Pension</i> , Mutual of New York, 1740 Broadway, New York NY 07656 212/586-4000	1971
Squires, Sanford R. , (F.C.A.S.), <i>Actuary-Director-Personal Lin</i> , Commercial Union Life Assur Co, One Beacon St., Boston MA 02108 617/725-6000	1977

Members

231

	Enrolled
Staats, Dean R. , (F.S.A.), <i>Sr Vice Pres Planning & Admin</i> , North American Reassur. Co., P. O. Box 2888, New York NY 10017 212/949-6000	1965
Stabert, Bernhardt K. , (F.C.A.), <i>Vice President & Secretary</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	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., F.C.I.A.), <i>Group Sales Vice President</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4589	1968
Staeclin, Martin E. , (F.S.A.), <i>Associate Actuary</i> , Fireman's Fund Ins. Co., 1600 Los Gamos Dr., San Rafael CA 94911	1979
Stafford, Charles B. , (A.S.A., F.C.I.A.), <i>Asst. Manager-Pension Service</i> , Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/782-3191	e 1966
Stagg, Ronald G. , (F.S.A.), 7011 Balmoral Dr, Fort Wayne IN 46804	1965
Stahl, Joseph J., II , (F.S.A., F.C.A., F.C.I.A.), <i>Senior Vice President</i> , Alexander & Alexander Inc., 1185 Ave. of the Americas, New York NY 10036 212/515-8000	e 1965
Staley, Harlow B. , (F.S.A., F.C.A., F.C.I.A., A.F.A.A.), <i>Vice President & Actuary</i> , North American Co.-Life/Health, 209 S. Lasalle St., Chicago IL 60604 312/346-2200	1965
Stallworth, Mildred J. , <i>Pension Cost Consultant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 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>Operations Manager-Actuary</i> , Watkins, Ross, Waterfield & Baines Inc., 505 Waters Bldg, Grand Rapids MI 49503 616/456-9696	e 1977
Stanard, James N. , (F.C.A.S.), <i>Director</i> , Prudential Reins. Co., P.O. Box 908, Newark NJ 07101 201/877-8773	1977
Stancik, Edwin E. , (A.S.A.), <i>2nd Vice President & Actuary</i> , Capitol Holding Corp., P.O. Box 32830, Louisville KY 40201 502/584-8157	e 1967
Stankus, Leo M. , (F.C.A.S.), <i>Commercial Pricing Director</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5220	1965
Stanley, J Perham , (A.S.A., F.C.A., F.C.I.A.), The Wyatt Co., 1717 1st 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 75214 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., P.O. Box 21008, Greensboro NC 27420 919/378-2450	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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> , St of Wash Ins Comm Office, 311 Olympic Natl Life Bld, Seattle WA 98004 206/464-6262	e 1970
Starr, Susan H. , <i>Junior Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1976
Stashin, Philip D. , <i>Consulting Actuary</i> , Eugene Schloss Consulting, Actuaries, 2631 Merrick Rd, Bellmore NY 11710	e 1977
Stattus, Anastase F. , (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., 1919 University Ave., St Paul MN 55104 612/645-6611	e 1966
Stauffer, Franklin C. , (A.C.A., F.F.A.A.), <i>President</i> , Protected Home Mutual Life, 30 E State St, Sharon PA 16146	1965
Stearns, John B. , (F.S.A.), 80 Green Village Rd, Madison NJ 07940	1965
Stearns, John H. , (A.S.A.), <i>Second Vice President</i> , Travelers Ins. Co., One Tower Sq., Gr Rates & Res 5MS, 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., P.O. Box 1931, Houston TX 77001 713/522-1111	1966
Steele, Ernest C. , <i>President</i> , Coastal States Life Ins. Co., P.O. Box 56189, Atlanta GA 30343 404/681-3040	1966
Steenek, Lee R. , (F.C.A.S.), <i>Assistant Secretary</i> , General Reins Corp, 600 Steamboat Rd., Greenwich CT 06830 203/661-5060	1978
Steeple, Larry A. , (F.S.A.), <i>Consulting Actuary</i> , Meidinger & Assoc. Inc., 3333 N. Mayfair Rd., Room 307, Wauwatosa WI 53202 414/276-9080	e 1973
Steeves, Spurgeon S. , <i>President</i> , Pension Development Co Ins., Two Center Plaza, Boston MA 02108 617/523-5652	e 1976
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., F.C.A.), 2955 N. Meridian St., P.O. Box 1980B, Indianapolis IN 46207 919/723-7991	1965
Stein, Jerome M. , (F.S.A.), <i>V. P. - Employee Benefits</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6900	1965
Stein, Joan B. , (A.C.A.S.), <i>Assistant Actuary</i> , Ins. 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

Members

233

	Enrolled
Stein, Robert W. , (F.S.A.), <i>Manager</i> , Ernst & Ernst, 633 17th St., Suite 2400, Denver CO 80202 303/623-5211	1977
Steinberg, Edwin J. , (A.S.A.), <i>E. J. Steinberg Assoc.</i> , 4601 Ponce De Leon Blvd., 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 94411	1979
Stelner, Robert C. , (F.S.A., F.C.A., F.C.I.A.), <i>Vice President & Actuary</i> , E. M. Klein & Assoc., 1000 Superior Bldg., Cleveland OH 44114 216/861-6920	e 1968
Steiner, William K. , (F.S.A., F.C.A.), <i>Chairman of the Board</i> , Zischke Organization Inc., One Post St., San Francisco CA 94104 415/986-6568	e 1965
Steinforth, Alex W., Jr. , (F.S.A., F.C.A.), <i>Vice President & Actuary</i> , William M. Mercer Inc., 515 Olive St., Chicago IL 60606 312/648-6000	e 1965
Steinhauser, John , (F.S.A.), <i>Actuarial Assistant</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1978
Steinig, Stephen N. , (F.S.A.), <i>Vice President & Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	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> , Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles CA 90030 213/747-6501	e 1967
Stennes, George V. , (F.S.A., F.C.A.), 7070 Midoaks Ave. N., Stillwater MN 55082 612/000-0000	e 1965
Stenson, Richard M. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	e 1965
Stephan, William J. , (F.C.A.), <i>Manager</i> , Coopers & Lybrand, 1251 Ave. of the Americas, New York NY 10020 212/489-1100	e 1966
Stephens, John F. , <i>Chairman of Board & President</i> , Texas Employers Ins Assn, Dallas TX 75221	1969
Stephenson, Elton A. , (F.C.A.S.), <i>Assistant Vice President</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5655	1974
Stephenson, Hugh E. , (F.S.A. F.C.I.A.), <i>Actuarial Vice President</i> , Manufacturers Life Ins. Co., 200 Bloor St. E., Toronto, Ont. 416/928-4122	1971
Stephenson, J Herman , <i>Vice President</i> , United Benefit Life Ins. Co., 33rd & Dodge, Omaha NE 68101 402/342-7600	1966
Stephenson, John W. , 1400 Rabb Road, Austin TX 78704	1970
Sterchi, Robert P. , <i>Asst. Vice Pres-Employee Benef.</i> , First New Mexico Bankshare Corp., P.O. Box 1344, Albuquerque NM 87103	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Stergiou, Emanuel James , (A.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>Vice President & Actuary</i> , Manhattan Life Ins. Co., 111 W. 57th St., New York NY 10019 212/484-9300	1976
Stern, Philipp K. , (A.C.A.S.), <i>Actuary Property Liability</i> , New Jersey Dept of Ins, 2 Palmer Rd, Kendall Park NJ 08824	1966
Steven, David E. , (F.S.A., F.C.I.A.), <i>Individ Product Officer</i> , Great-West Life Assur. Co., 60 Osborne St. N., Winnipeg MAN. 204/946-9454	e 1976
Stevens, John J. , (A.S.A.), John Stevens Associates, 2500 Dekalb Pike, Norristown PA 19404	1966
Stevens, W Tris , (F.S.A.), <i>Vice President & Chief Actuar</i> , Interstate Life & Acc. Ins. Co., 540 McCallie Ave., Chattanooga TN 37402 615/267-5681	e 1965
Stevens, Waldo A. , (A.C.A.S.), <i>Senior Vice President</i> , Blue Cross Association, 840 N. Lake Shore Dr., Chicago IL 60611 312/440-6000	1966
Stevenson, Raymond H. , (M.C.A.), <i>Manager Empl Ins & Pension Dp</i> , International Harvester Co., 401 N. Michigan Ave., Chicago IL 60611 312/836-2000	e 1967
Stewart, Charles W. , (F.C.A.S.), <i>Actuary</i> , INA Life Ins Co., 1600 Arch St., Philadelphia PA 19101 215/241-3350	1972
Stewart, Daniel G. , (F.S.A., F.C.I.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
Stewart, James G. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1971
Stewart, O Conrad , (F.S.A.), <i>First Vice Pres & Actuary</i> , Occidental Life Ins. Co., 1001 Wade Ave., P. O. Box 10234, Raleigh NC 27605 213/742-2111	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> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Stiles, Hubert M. , (F.S.A.), <i>Vice President & Actuary</i> , Southern Life & Health Ins Co, PO Box 671, Birmingham AL 35201 205/933-1160	e 1965

Members

235

	Enrolled
Stipelman, Charles , (M.C.A.), <i>President</i> , American Life Ins. Co., 810 Seventh Ave., New York NY 10019 212/581-1200	e 1976
Stobie, David W , <i>Actuarial Associate</i> , Ins Systems of America, 12 Perimeter Center E, Atlanta GA 30338	1967
Stone, David G , (F.S.A.), 1708 Colonial Shores Dr, Hixson TN 37343	e 1965
Stone, Ronald J , (A.S.A.), CAPSCO, 29 N. Wacker Dr., Chicago 60606 312/782-3006	1970
Stonecipher, David A , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/898-1660	e 1970
Storms, Peter F , <i>Dir Acct Stndrds Cont & Res</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1970
Stout, Alberta , <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., P.O. Box 179, Cincinnati OH 45236 513/825-1880	1966
Straffin, Donald C , (A.S.A.), <i>Actuary</i> , Academy Ins. Group, One Valley Forge Plaza, Valley Forge PA 19481 215/337-1401	e 1975
Stratton, Andrew C , (F.S.A.), <i>Manager Actuarial Services</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	1978
Streatfeild, G. Philip , (A.S.A., F.C.I.A.), <i>Sr Vice President & Actuary</i> , Penn Life Ins. Co., 3130 Wilshire Blvd., Santa Monica CA 90403 213/828-6411	1966
Streck, James , (F.S.A.), <i>Vice President & Actuary</i> , American Mutual Life Ins. Co., 1200 Liberty Bldg., Des Moines IA 50307 515/280-1331	1973
Street, Christopher C , (A.S.A.), <i>Manager Group Pensions</i> , Prudential Ins. Co., Hanover Rd., Florham Pk NJ 07950 201/877-6000	e 1971
Street, John L , Sigma Sciences Inc, PO Box 80694, Atlanta GA 30341 404/455-4780	1971
Streff, James P , (F.C.A.S.), <i>Assistant Vice President</i> , Sentry Ins. Co., 1800 North Point Dt., Stevens Point WI 54481	1978
Strenk, Richard E , <i>Assistant Consulting Actuary</i> , Pension & Group Cnsltnts Inc, 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 212/473-3000	1966
Strickert, Roland R , (F.S.A.), <i>Vice President & Comptroller</i> , National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1921	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, 3190 U.S. Steel Bldg., Pittsburgh PA 15219 412/281-2506	e 1967

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Strom, C Nelson , (F.S.A.), <i>Actuary</i> , Allstate Life Ins. Co., Allstate Plaza, Northbrook IL 60015 312/291-5000	e 1972
Strom, Christian L. , (A.S.A.), <i>Retired</i> , 1630 Sheridan Rd., Wilmette IL 60091 312/251-5645	1966
Strom, Norman N. , (F.S.A., F.C.A., F.C.I.A., A.F.A.A.), 9546 Willowbrook Drive, Sun City AZ 85373 312/234-3400	e 1965
Strong, Gregory S. , (F.S.A.), <i>Vice President & Actuary</i> , Western Life Ins. Co., P.O. Box 43271, St. Paul MN 55164 612/738-4350	1974
Strong, H Raymond , (F.C.A.), (Past President), <i>Consulting Actuary</i> , H. Raymond Strong & Co., 511 N. Akard, Suite 700, Dallas TX 75201 214/748-0421	1965
Struble, Dan , (A.S.A.), <i>Associate Actuary</i> , Milliman & Robertson Inc, Ste 308 Lakin Bldg, 8990 W Dodge Rd, Omaha NE 68114	e 1976
Struble, William I. , (F.S.A.), 2908 Lombardy Rd., Pasadena CA 91107	e 1965
Strudell, Fred D. , (A.C.A.), <i>Sr. Vice President & Actuary</i> , Reliable Life Ins. Co., 231 W Lockwood Ave, St Louis MO 63119	1966
Strug, Emil J. , (F.C.A.S.), <i>Asst. Vice President & Actuar</i> , Blue Cross/Blue Shield of Mass, 100 Summer St., Boston MA 02110 617/956-2560	1966
Strum, Eugene R. , (F.S.A.), <i>Associate Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	e 1975
Strunk, Carl J. , (A.S.A.), <i>Associate Actuary</i> , National Fidelity Life Ins., 1002 Walnut St., Kansas City MO 64106 816/842-6100	1969
Studley, Bennett D. , 270 Seaman Ave, New York NY 10034	1967
Stulce, L Jefferson , (F.S.A.), <i>President</i> , The Colonial Life Ins Co, 111 Prospect St., East Orange NJ 07017 201/676-2000	e 1965
Sturgis, Robert W. , (F.C.A.S.), <i>Assistant Vice President</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	1970
Sturtevant, Hubert B. , <i>Chief Actuary</i> , Georgia Ins Dept, State Capitol, Atlanta GA 30334	1970
Suiter, G. Edward, II , (F.S.A.), <i>Sr. V. P. & Chief Actuary</i> , Great American Reserve Ins., 2020 Live Oak, Dallas TX 75221 214/655-7222	1971
Sulger, Jack F. , (F.S.A.), <i>Associate Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06033 203/277-4034	1977
Sullivan, Alan , (F.S.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-6645	e 1965
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

Members

237

	Enrolled
Sullivan, Eugene J., Jr., (F.S.A.), The Wyatt Co., 1660 Suburban Station Bld, Philadelphia PA 19103 215/569-4393	e 1971
Sullivan, Joseph F., (A.S.A.), Sr Project Manager, IBM, 1 Metropolitan Plaza, PO 7620, San Francisco CA 94903 415/545-2000	1966
Sullivan, William J., (F.S.A.), President, State Life Ins. Co., 141 E. Washington St., Indianapolis IN 46206 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 Pl., T-26, Boston MA 02117 617/421-2082	e 1971
Sung, Kihong, (F.S.A., F.C.I.A.), V. P. & Corporate Actuary, Mutual of New York, 1740 Broadway, New York NY 10019 212/586-4000	e 1972
Sunila, Thomas D, 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 Inc., 1001 Franklin Ave., Garden City NY 11530 516/741-5560	e 1970
Sutcliffe, Jon D, (F.S.A.), Partner, Hewitt Assoc., 445 S. Figueroa St., Los Angeles CA 90017 213/620-0213	e 1965
Sutherland, Donald R, Director, Swanson & Foxen Agency, 120 S Riverside Plaza, Chicago IL 60606 312/648-2000	e 1976
Sutherland, John M., Jr., (F.S.A.), Consulting Actuary, 340 Main, Worcester MA 01608 617/791-1069	e 1965
Sutton, Harry L., Jr., (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
Sutton, William F., III, (F.S.A., F.C.I.A.), Vice President & Chief Actuar, Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	e 1965
Swager, Richard E, (F.S.A.), Vice President, E. W. Blanch Co., 7900 Xerxes Ave., Suite 2100, Minneapolis MN 55431 612/835-3310	1974
Swaim, Robert S., Jr., (A.C.A.), Howard E. Nyhart Co. Inc., 3505 N. Washington Blvd., Indianapolis IN 46208 317/923-2391	e 1966
Swanick, Glenn R, (F.S.A., F.C.I.A.), Director of Corporate Planning, Imperial Life Assur. Co., 95 St. Clair Ave. W., Toronto ONT 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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Swanson, Robert H. , <i>Vice President & Actuary</i> , Old American Ins. Co., 4900 Oak St., Kansas City MO 64141 816/753-4900	1967
Swats, William F III , (A.S.A.), <i>Partner</i> , Bryan Pendeleton Swats & McAllister, 4205 Hillsboro Rd. #A200, Nashville TN 37215 615/385-1640	e 1976
Sweeney, Marny E. , <i>Associate Manager</i> , Prudential Ins. Co., 5757 Wilshire Blvd., Los Angeles CA 90051 201/877-6000	e 1976
Sweeney, Theodore A. , (M.C.A.), <i>Consulting Actuary</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 Admi</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-5023	1965
Swender, David J. , (F.S.A., F.A.A.), <i>2nd V.P.-Corp. Research</i> , Aid Assoc. for Lutherans, 4321 N. Ballard Rd., Appleton WI 54919 414/734-5721	1969
Swenson, James R. , (F.S.A.), <i>The Prudential Ins Co of Amer</i> , Group Pension Office, Florham Pk NJ 07932 201/877-6000	e 1974
Swenson, Oscar , 849 San Pablo Dr, San Marcos CA 92069	1965
Swerdlin, Dorn H. , (F.S.A.), <i>Manager</i> , Coopers & Lybrand, 1200 Equitable Bldg., Atlanta GA 30303 404/658-1000	e 1976
Swerdlow, Laurence M. , (F.S.A.), <i>Ass. Vice Pres. & Ass. Actuar</i> , Metropolitan Prop. & Liability, 700 Quaker Lane, New York NY 10019 212/554-1234	1973
Swett, Robert E. , (F.S.A.), <i>Senior Vice President Admin</i> , Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 402/467-1135	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
Swift, Richard A. , (F.S.A., F.C.I.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. V. P. & Health Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2475	1966
Sy, Leona U. , <i>Actuary</i> , William M. Mercer Inc., 3 Embarcadero Center, PO Box 3880, San Francisco CA 94119 415/393-5300	e 1976
Szurek, James E. , (A.S.A.), <i>Actuary</i> , William M. Mercer Inc., 600 Grant St., Pittsburgh PA 15136 412/288-8829	e 1976

T

Tallman, R H. , (F.S.A.), Port Washington, Port Washington, N Pender Island, Br Columbia	1965
Tan, Leonardo B. , (A.S.A.), <i>Corporate Planning Staff</i> , Ayala Corporation, Mse Bldg Ayala Ave, Makati	1970

Members

239

Enrolled

- Tandul, Leonard E.**, (F.S.A.), *Supervising Actuary*, Alexander & Alexander Inc., 1185 Ave. of the Americas, 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 212/790-0500 e 1977
- Tarbell, Luther L.**, *2nd Vp & Actuary*, Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111 1977
- Tatum, S C.**, (A.S.A.), 606 Elmwood Dr., Greensboro NC 27408 e 1966 919/272-0832
- Tavener, L E.**, *Asst Vp & Asst Actuary*, American National Ins. Co., One Moody Plaza POB. 1780, Galveston TX 77550 713/763-4661 1966
- Taylor, Charles A.**, (F.S.A.), 304 Virginia Ave, Richmond VA 23226 1965
- Taylor, J. Eugene**, (F.S.A.), 1131 Deerfield Rd, Prescott AZ 86301 1965
- Taylor, John R.**, (F.S.A.), *Executive Vice President*, Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5459 1965
- Taylor, John W H.**, (F.S.A.), *Vp & Actuary*, Philadelphia Life Ins. Co., 111 N. Broad St., Philadelphia PA 19107 215/569-9300 e 1971
- Taylor, Leroy R.**, *Associate Actuary*, North Carolina Mutual Ins. Co., Mutual Plaza, , Durham NC 27701 919/682-9201 e 1966
- Taylor, Robert H.**, (F.C.A., F.F.A.A.), *Partner*, Taylor Ballard & Co., 321 Third St. E., PO Box 1385, Cedar Rapids IA 52406 e 1965 319/366-1563
- Taylor, William J.**, (F.S.A.), *2nd Vice President & Actuary*, Mass. Mutual Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411 1965
- Taylor, Wilson H.**, (F.S.A.), *Vice President*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06162 203/243-8811 1969
- Teasley, Larkin**, (F.S.A.), *Executive Vice President*, Golden State Mutual Life Ins., 1999 W. Adams Blvd., Los Angeles CA 90051 e 1967 213/731-1131
- Tebbetts, Edwin H.**, (F.S.A.), *Second Vice President*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 e 1965
- Teich, Howard I.**, (F.S.A.), *Assistant Actuary*, Metropolitan Life Ins. Co., One Madison Ave., New York, NY 10010 1968 212/578-2211
- Teichert, H Werner**, (A.S.A.), *Executive Vice President*, Munich American Reassur. Co., P.O. Box 3210, Atlanta GA 30302 1966 404/394-5665
- Teller, Art**, (A.S.A.), *Actuary*, Summit National Life Ins. Co., 1815 W. Market St., Akron OH 44313 e 1967 216/836-9551
- Teisberg, John E.**, (A.S.A.), *Consultant*, Towers Perrin Forster & Crosby, 2850 Metro Dr., Suite 600, Minneapolis MN 55420 e 1976 612/854-1155

	Enrolled
Teitelbaum, Naftali , (F.S.A.), <i>Vice President & Actuary</i> , Executive Life Ins. Co., Executive Life Bldg., 9777 Wilshire Blvd., Beverly Hills CA 90212 213/273-4202	e 1966
Tellier, Robert N , <i>Partner</i> , Scott Tellier & Co, 4131 N 24th St, Phoenix AZ 85016	e 1976
Tepfer, Arthur H , (A.S.A.), <i>Consulting Actuary</i> , Jaffe & Assoc., Ltd., 10 S. Lasalle St., Chicago IL 60603 312/346-7089	e 1976
Teplitz, Marvin S , (A.S.A., F.C.A.), Kass Germain & Co., 3570 Warrensville Ctr. Rd, Shaker Hts OH 44122 216/921-2900	e 1965
Terhune, Harry, Jr. , <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.), Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	1971
Ternoey, Brian C , <i>Manager</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>Actuary</i> , Meidinger & Assoc. Inc., 275 Wyman St., Waltham MA 02154 617/690-8000	e 1975
Terryberry, Wilfred W , (F.S.A.), Keveney Lane, Yarmouth Port MA 02675	1965
Thacher, Charles , (A.S.A.), <i>President</i> , C. G. Thacher & Assoc. Inc., 485 Madison Ave., New York NY 10022 212/935-5820	e 1971
Thaler, Alan M , (F.S.A.), <i>President</i> , Alan M. Thaler & Assoc. Inc., 6900 E. Camelback Rd.#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 213/742-2111	1977
Thexton, Peter M , (F.S.A.), <i>Associate Actuary</i> , Health Ins Assoc of America, 919 Third Ave, New York NY 10022	1966
Theyssen, Sondra L , <i>Associate Actuary</i> , McCready & Keene Inc, 8041 Knue Rd, Indianapolis IN 46250 317/849-4333	e 1976
Thiel, Theodore L , <i>Vice President & Actuary</i> , Standard Life Ins. Co., PO Box 1729, Jackson MS 39205 601/948-5300	1969
Thiessen, Henry B , (A.S.A.), 380 E Madison Avenue, Dumont NJ 07628	1969
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.), 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> , Conn. Mutual Life Ins. Co., 140 Garden St., Hartford CT 06115 203/549-4111	1966
Thomas, Dean A , <i>Vice President</i> , Lincoln Natl Life Ins Co, 8585 N Stemmons Fwy #812, Dallas TX 75247 214/630-4151	1968

Members

241

	Enrolled
Thomas, James W. , (F.C.A.S.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-2493	1965
Thomas, John B. , <i>Assistant Actuary</i> , Transamerica Life & Annuity, P.O. Box 54178, Terminal Annex, Los Angeles CA 90054 213/742-2249	e 1978
Thomas, Robert B. , (F.S.A.), <i>Consulting Actuary</i> , Lewis & Ellis Inc, 7540 LBJ Freeway, Dallas TX 75251 214/661-9047	1977
Thomas, William S. , (F.S.A.), Milliman & Robertson Inc., Two Pennsylvania Plaza, New York NY 10001 212/279-7166	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> , Mass. Casualty Ins. Co., 50 Congress St, Boston MA 02109 617/742-4600	e 1968
Thompson, Donald A. , (F.S.A.), <i>2nd V. P. & Pension Actuary</i> , Union Central Life Ins. Co., P.O. Box 179, Cincinnati OH 45201 513/825-1880	e 1966
Thompson, E Malcolm , (A.S.A.), <i>Manager</i> , Peat Marwick Mitchell & Co., 4300 One Shell Plaza, Houston TX 77002 713/224-4262	e 1974
Thompson, Ernest M. , <i>Vice President</i> , Miller Mason & Dickenson Inc., 2227 Bryn Mawr Ave., Philadelphia PA 19131 215/879-6300	e 1977
Thompson, Frederick J. , (F.S.A., F.C.I.A.), <i>General Manager & Actuary</i> , Compensation Consultants, 34 King St. E., Suite 1100 Toronto Ont 416/363-7055	e 1969
Thompson, Graham C. , (A.S.A.), Box 750E Route 1, Punta Gorda FL 33950	1966
Thompson, Joe L. , (F.S.A.), <i>Associate Actuary</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.), Wayland Manor, 500 Angell St, Providence RI 02906	1965
Thompson, John S., Jr. , (F.S.A.), <i>Consulting Actuary</i> , 109 E. 81st. St., New York NY 10010 212/576-5186	1965
Thompson, Joseph F. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02174 617/266-3700	1975
Thompson, Lloyd W. , <i>General Manager</i> , Meridian Consultants, 503 Falmouth St., Tampa FL 33606	e 1978
Thompson, Philip R. , (A.C.A.S.), <i>Asst. V. P. & Statistics Mgr.</i> , Federated Mutual Ins. Co., 129 E Broadway, Owatonna MN 55060	1966

	Enrolled
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
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.), 4400 Lindell Blvd., Apt. 21F, St. Louis MO 63108	e 1965
Thompson, William J. (F.S.A.), <i>Assistant Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06156 203/273-0123	1977
Thomson, Allan L. (A.S.A.), <i>Senior Vice President</i> , North West Life Assur. Co., 1281 W. Georgia St., Vancouver, B.C. 604/688-2231	1975
Thomson, Paul (F.S.A.), 15 Gerthmere Dr, W Hartford CT 06110	1965
Thornthwaite, Wilfred L. (F.S.A.), <i>Asst. V. P. & Asst. Actuary</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 214/233-9604	e 1966
Tierney, Michael J. (A.S.A.), <i>Vice President</i> , Tillinghast, Nelson & Warren, 815 S. Main St., 130 IBM Building, Jacksonville FL 32207 904/398-5661	e 1976
Tierney, Thomas (F.S.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 02116 617/421-0386	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	e 1965
Till, Ronald L.W. (F.S.A.), <i>Actuarial Vp Canada</i> , Confederation Life Ins. Co., 321 Bloor St. E., Toronto Ont 416/967-8111	1967
Tiller, John E. (F.S.A.), <i>Second V. P. & Reins Actuary</i> , Occidental Life Ins. Co., Box 2101 Terminal Annex, Los Angeles CA 92267 213/742-2111	1977
Tillinghast John P. (F.S.A.), 4215 Gulf of Mexico Dr, Longboat Key FL 33548	1965
Tillotson, Don C. (A.C.A.), <i>Vice President-Actuary</i> , 13010 Leeds Ct. E-9, Lansing MI 48909	1966
Timmons, Peter G. (F.S.A.), Coopers & Lybrand, 100 Federal St. 21/FI., Boston MA 02210 617/423-4200	1978
Timpe, Ronald E. (F.S.A.), <i>Asst. V.P.-Group Pension Admi</i> , Standard Ins. Co., P.O. Box 711, Portland OR 97207 503/248-2758	1969
Tine, Michael P. (F.S.A.), <i>Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/227-0111	1973

Members

243

Tinker, Stuart E. , (F.S.A.), 2909 46th St, Des Moines IA 50310	Enrolled 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 Svc, 1111 Constitution Ave NW, Washington DC 20224	e 1966
Tobin, Harold B. , (F.S.A.), <i>Consultant</i> , Hewitt Assoc., 100 Half Day Rd., Lincolnshire IL 60015 312/295-5000	1977
Tobin, Vincent M. , (F.S.A.), <i>Vice President</i> , G B Buck Consulting Actuaries, Two Pennsylvania Plaza, New York NY 10001 212/279-4400	e 1967
Todasco, Rosemary , <i>Actuarial Consultant</i> , Coopers & Lybrand, 222 S. Riverside Plaza, Chicago IL 60606 312/648-1133	e 1976
Tofte, Roy D. , <i>Associate Actuary</i> , American Sec. Life Ins. Co., P.O. Box 2341, San Antonio TX 78298 512/227-1281	1967
Toher, Thomas , (F.S.A.), <i>Asst. Vice President & Actuar</i> , William M. Mercer Inc., 10 Lafayette Sq., Buffalo NY 14203 716/854-7290	e 1975
Tolman, John , (A.C.A.), Route 6, Caldwell OH 43724	1966
Tom, Judy , (A.S.A.), <i>Actuarial Assistant</i> , American Tel. & Tel. Co., P.O. Box 2016 Rm. 4A603, New Brunswick NJ 08903 201/699-7496	e 1976
Tomlinson, John W. , (F.S.A.), <i>Associate Actuary</i> , New York Life Ins. Co., 51 Madison Ave, New York NY 10010 212/576-5268	1967
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 Ave., New York NY 07928 212/758-9700	e 1966
Tookey, Robert C. , (F.S.A.), <i>President</i> , Robert Tookey Assoc. 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, One East Fourth St, Ste 1107 Provident Tower, Cincinnati OH 45202 513/579-2555	1977
Topf, Norman A. , (A.S.A., F.C.A.), <i>Consulting Actuary</i> , Kwasha Lipton, 429 Sylvan Ave., Englwd Cliffs NJ 07632 201/567-0001	e 1969
Toren, Chester J. , (A.C.A.S.), <i>Asst Vice Pres & Actuary</i> , Zurich American Ins. Co., 111 W. Jackson Blvd., Chicago IL 60604 312/922-3124	1967
Torgrimson, Darvin A. , (A.C.A.S.), <i>Vice Pres & Actuary</i> , National Property Owners Ins, National Life Center, Nashville TN 37027 615/749-1981	1968
Tornay, George F. , <i>Consultant</i> , The Wyatt Co., 90 Park Ave., New York NY 10016 212/557-0475	e 1971
Torrance, Selwyn , (A.S.A.), <i>Actuary</i> , William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10036 212/997-2000	e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Tosch, Charles E. , (A.S.A.), 110 Walter Oak Lane, Altamnte Spgs 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., P O 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	e 1965
Townsend, Frederick S. , (A.S.A.), <i>General Partner</i> , Conning & Co., 41 Lewis St., Hartford CT 06103 617/426-8251	1969
Townsend, William L. , (F.S.A.), <i>Actuary</i> , Lamar Life Ins Co, PO Box 880, Jackson MS 39205 601/354-5481	1978
Towry, Terence N. , (F.S.A.), <i>Associate Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 617/278-1212	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 Life Ins. Co., 200 E. Main St., Lexington KY 40507 606/254-5561	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 Ins. Co., 1800 N. Point Dr., Stevens Point WI 54481 715/346-7072	e 1974
Traverso, David , (A.C.A.S.), Fidelity Mutual Life Ins. Co., P. O. Box 7318, Philadelphia PA 19101 215/585-8378	e 1977
Trawinski, Robert , (F.S.A.), <i>Assistant Actuary</i> , Mutual of New York, 1740 Broadway, New York NY 07042 212/586-4000	1977
Trees, John S. , (A.C.A.S.), <i>Vp</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-5000	1967
Trenton, Thaddeus W. , (F.S.A.), <i>Senior Assistant Actuary</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2412	1972
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.), 205 Yoakum Parkway Bldg., 2-1825, Arlington VA 22206	e 1965
Triplett, Goerge H. , (A.C.A.), Ponte Verde Apt 14 Dcbe, Granbury TX 76048	1966

Members

245

Enrolled

Trist, John A W , (F.C.A.S.), 364 Rose Glen Dr, Radnor PA 19087	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>Sr Vice Pres & Chief Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5111	e 1965
Trudeau, Donald E , (F.C.A.S.), <i>Vp & Controller</i> , American Mutual Liab Ins Co, Wakefield MA 01880	1965
Trudel, Claude J , (F.S.A., F.C.I.A.), <i>Sr Vp</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., P.O. Box 237, Cincinnati OH 45201 513/861-3600	1965
Tucker, Lyman R , (F.S.A.), <i>Assistant Actuary</i> , Equitable Life Assur. Soc., 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., Ste 130, IBM Bldg., Jacksonville FL 32207 904/398-5661	1969
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. Corp., 800 Second Ave., New York NY 10017 212/661-6700	1966
Tucker, Thomas F , Victor O. Schinnerer & Co. Inc, 55 E. Jackson Blvd., Chicago IL 60604 312/663-3631	1967
Tulin, Stanley B. , (F.S.A.), <i>Senior Consultant</i> , Milliman & Robertson Inc., 150 Strafford Ave., Wayne PA 19087 215/687-5644	1975
Tulloch, John A , (F.S.A., A.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.), Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, 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., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	1965
Turner, John G , (F.S.A.), <i>Vp</i> , Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 414/271-1444	1969
Turner, M Paul , <i>Assistant Vice President</i> , Galbraith & Green Inc., P. O. Box 22300, Tempe AZ 85282 602/968-9461	e 1976
Turner, Philip C , (F.S.A.), <i>Group Actuary</i> , Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600	1968
Turner, Raybon E , (F.S.A.), <i>Vice President & Actuary</i> , United Family Life Ins. Co., P.O. Box 2204, Atlanta GA 30301 404/659-3300	e 1971

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Turner, Samuel H , (F.S.A., F.C.A.), <i>V P</i> , Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, 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 214/233-9604	1965
Turoff, John H , (F.S.A.), <i>Assistant Mathematician</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-4329	1966
Tuttle, Gail L , (A.S.A.), <i>Controller</i> , State Farm Life Ins. Co., One State Farm Plaza, Bloomington IL 61701 309/662-2641	1966
Tverberg, Gail E , (F.C.A.S.), <i>Director-Special Analysis</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4925	1976
Twinney, Marc M , (F.S.A., M.C.A.), <i>Manager Pension Dept</i> , Ford Motor Co, 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 , 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

U

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.), 2196 NW Fork Rd, Stuart FL 33494	1965
Ullman, Richard E , (F.S.A., F.C.I.A.), <i>Dir Actuarial Svcs</i> , Blue Cross/Blue Shield of N.Y., 622 Third Ave., New York NY 10017 212/490-4141	e 1967
Umstead, Richard D , (F.S.A.), <i>Actuary</i> , Durham Life Ins. Co., P. O. Box 27807, Raleigh NC 27611 919/782-6110	e 1966
Underhill, Nan , P. O. Box 506, Riverview FL 33569	e 1976
Underwood, Charles M III , (F.S.A.), Alexander Hamilton Life Ins., 33045 Hamilton Blvd., Farmington MI 48018 313/476-9000	1973
Unruh, H C , (F.S.A.), <i>Chairman of Board</i> , Provident Life & Accident, Fountain Sq., Chattanooga TN 37402 615/755-1213	1965
Upchurch, Garland R, Sr , <i>Vice President & Actuary</i> , United Educators Life Ins Co, 160 Speen St, Framingham MA 01746 617/872-3548	1967

Members

247

Enrolled

- Upstill, Krystyna H.**, *Senior Actuarial Assistant*, Martin E. Segal Co.,
57 Post St, San Francisco CA 94104 415/392-0930 e 1977
- Utter, Robert G.**, (F.S.A., F.C.I.A.), *Associate Actuary*, Bankers Life
Co., 711 High St., Des Moines IA 50307 515/247-5494 e 1971

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 Cleave, Marvin E.**, (A.C.A., A.C.A.S.), *Asst Deputy*
Commissioner, Office of Commissioner of Ins, State of Wisconsin,
Madison WI 53711 608/266-8537 1966
- Van House, Charles L.**, (A.C.A.), 6338 Ansel Court, Buford GA 30518 1966
- Van Keuren, Donald J.**, (F.S.A.), 79 Ridge Road, Glen Rock NJ
07452 1965
- Van Mieghem, Daniel J.**, *Integrated Pension Services*, 1512 11th Street,
Suite 203, Santa Monica CA 90404 e 1976
- Vance, Jerome H.**, (F.S.A.), *Coopers & Lybrand*, 200 First National
Bldg, Atlanta GA 30303 1969
- Vandercook, Lynn B., Jr.**, *Consultant*, 19016 Riverton St, Olney MD
20832 e 1976
- Vanderhoof, Irwin T.**, (F.S.A., A.C.A.S.), *Senior Vice President*,
Equitable Life Assur. Soc., 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, Bismarck ND 58501 212/223-6444 e 1975
- Vanfleet, Geo.**, (F.C.A.), *Actuary*, Amer Founders Life Ins Co, PO Box
15427, Austin TX 78703 1965
- Vann, Thomas P.**, (F.S.A.), *Associate Actuary*, Jefferson Standard Life
Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2011 1975
- Vannier, Lyle**, (F.S.A.), *Assistant Actuary*, Bankers Life Nebraska,
Cotner & O Sts., Lincoln NE 68501 402/467-1122 e 1976
- Varcoe, F Turner**, (A.S.A.), 1322 Simwood Pl., Jackson MS 39211 e 1966
601/362-6265
- Varga, George J.**, (F.S.A.), 2610 Schaaf Dr, Columbus OH 43209 1965
- Varney, Maurice E.**, *V.P. & Chief Operating Office*, Pacific Union
Assur. 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.**, *Associate Actuary*, G B Buck Consulting
Actuaries, Two Pennsylvania Plaza, New York City NY 10001 e 1976
212/279-4400

Enrolled

Vasquez, Ralph A. , (F.S.A.), <i>Sr Actuarial Analyst</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 07874 212/578-2211	1970
Vath, Robert A. , (A.S.A.), <i>Computer Systems Manager</i> , Ohio National Life Ins. Co., P.O. 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 & Co., P. O. Box 66, Winston-Salem NC 27102 919/723-7991	e 1978
Vaught, John E. , (F.S.A.), <i>Sr. Vice President & Actuary</i> , Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff Mnr NY 10510 914/769-9200	e 1971
Vautravers, Richard W. , (F.S.A.), <i>Associate Actuary</i> , Bankers Life Nebraska, Cotner & O Sts., Lincoln NE 68501 402/467-1122	1974
Vazquez-Cruz, Ruperto , (A.C.A.), <i>Consulting Actuary & Professor</i> , Univ of Puerto Rico, Box 22872, San Juan PR 00931	1967
Vehc, Robert F. , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19101 215/665-1401	1971
Veit, Kenneth P. , (F.S.A.), <i>Vice President/Life Products</i> , Aetna Life Ins. Co., 151 Farmington Ave., Hartford CT 06156 203/273-6576	e 1967
Velazquez, Philip A. , (F.S.A.), <i>Assistant Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1977
Velleman, Susan J. , (F.S.A., M.C.A.), <i>Assistant Vice President</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 02116 617/421-0427	e 1976
Venetakis, Basil , (A.C.A.), <i>President</i> , Actuarial-Pension Services Inc, 307 N. Michigan Ave., Chicago IL 60601 312/332-0496	e 1971
Venouziou, Aaron , <i>Vice President</i> , Datair Inc., 35 E. Wacker Dr., Chicago IL 60601 312/641-2522	e 1977
Verhage, Paul A. , (F.C.A.S.), <i>Vp & Actuary</i> , Sentry Life Ins. Co., 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 Ins. Co.</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 Hls CA 92653	1966
Vicino, Gerard A. , (F.S.A.), 96 Coronado Dr, Newington CT 06111	1965
Victor, David J. , (F.S.A.), Kelly, 25 Huntington Way, Sebastopol CA 95472	1970
Vietro, Carl F. , 15 Norcross Street, Rockville Ctr NY 11570	1966

Members

249

	Enrolled
Villa, Bernard J. , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-3391	1966
Vincent, Boles J. , <i>President</i> , B. J. Vincent Co. Ltd., 820 Mt. Pleasant Rd., Toronto Ont 416/481-5671	e 1976
Vincent, Lewis A. , (F.C.A.S.), Carter Rd, PO Box 9, New London NH 03257	1965
Vodopich, Donald R. , <i>President</i> , Philibert & Vodopich, Box 12031 Northside Sta, Atlanta GA 30305	1969
Vogel, Jerome F. , (A.C.A.S.), <i>Associate Actuary</i> , State Farm Mutual Auto Ins., One State Farm Plaza, Bloomington IL 61701 309/662-2311	1977
Vogel, Julius , (F.S.A.), <i>Sr. V.P. & Chief Actuary</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6523	
Vogt, Andrew , (F.S.A.), <i>Vice President Actuary</i> , Standard Life Ins Co of Ind, 300 E 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 IL 60606 312/263-0686	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 Ins. Co., 253 Broadway, New York NY 10007 212/233-6400	1966
Von Wallmenich, Theodore , (F.S.A.), <i>Assistant Actuary</i> , National Life Ins. Co., National Life Dr., Montpelier VT 05602 802/223-3431	1973
Vora, Shantilal A. , (A.S.A., F.C.A., F.C.I.A., F.F.A.A.), <i>Consulting Actuary</i> , Bruce & Assoc., 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> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Voss, Carl W. , (A.S.A.), <i>Consulting Actuary</i> , Alexander & Alexander Inc., Two N. Riverside Plaza, Chicago Il IL 60606 312/454-3010	e 1975

W

Waaser, George T. , (A.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234	1966
Wachspress, Howard , (F.S.A.), <i>Associate Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-3722	1965
Wade, John , (F.S.A.), <i>Vice President & Actuary</i> , Family Life Ins. Co., Park Place, Seattle WA 98101 206/292-1000	1969

Enrolled

- Wade, Roger C.**, (A.C.A.S.), Frank B. Hall & Co., 549 Pleasantville Rd., Briarcliff NY 10510 914/769-9200 1971
- Wagner, Alfred J.**, (A.S.A.), Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 10019 212/554-1234 1966
- Wagner, Edward W.**, (A.F.A.A.), *Vice President & Actuary*, Western Preferred Life Ins., P.O. Box 22293, Denver CO 80222 303/773-1202 1970
- Wagner, Ehrhardt H.**, 2049 Buckingham Rd, Richardson TX 75080 1966
- Wagner, Russell L.**, (F.S.A.), *Chairman of the Board*, National Life & Accident Ins., National Life Center, Nashville TN 37250 615/749-1000 1965
- Wagner, Virgil D.**, (F.S.A., A.C.A.), *Associate Actuary*, American Council of Life Ins., 1850 K St. NW., Washington DC 20006 202/862-4164 1966
- Wahlberg, Dean A.**, (F.S.A.), *Vice President & Actuary*, 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.), *Actuary*, Johnson & Higgins, Financial Center, Seattle WA 98020 206/292-1900 e 1969
- Wain, Christopher H.**, (F.S.A.), *Vp & Associate Actuary*, Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000 1965
- Waite, John L.**, (F.S.A.), *Assistant Vice President*, Alexander & Alexander Inc., 255 Public Ledger Bldg., Philadelphia PA 19106 215/923-5300 e 1971
- Waites, G.Frank**, (F.S.A., F.C.A.), 1021 Lemon St, 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
- Waldorf, James R.**, *Vp*, Mansfield Rownd & Waldorf, 601 Citizens Savings Bldg, Canton OH 44702 e 1976
- Walker, Charles N.**, (F.S.A.), *Vice President*, New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-3700 1965
- Walker, Darrel E.**, (A.C.A.), *Director-Group Pension-Sales*, Northwestern National Life Ins, 20 S. Washington Ave., Minneapolis MN 55440 612/372-5421 e 1971
- Walker, Ethel L.**, *Assistant Actuary*, Route 3 Box Nf10, New York NY 10001 212/279-4400 e 1976
- Walker, Gerald T.**, (F.S.A.), *Sr Vice Pres-Grp Operations*, Western Life Ins. Co., P.O. Box 43271, St. Paul MN 55164 612/738-4330 1970
- Walker, Harry**, (F.S.A.), 3215 S. Ocean Blvd., Apt. 901, Highland Beach FL 33431 1965
- Walker, J. Barrett**, (F.S.A., F.C.I.A.), *Executive Vice President*, Canada Life Assur. Co., 330 University Ave., Toronto Ont 416/597-1456 1966

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

251

Enrolled

Walker, Margaret , (F.S.A., F.F.A.A.), 516 C Calle Aragon, Laguna Hills CA 92653	1965
Walker, Paul S. , (F.S.A.), <i>2nd Vice Pres & Actuary</i> , Covenant Life Ins. Co., 99 Woodland St. POB, 1169, Hartford CT 06101 203/249-9341	1976
Walker, Ralph P. , (F.S.A.), <i>Vp & Senior Actuary</i> , Wisconsin National Life Ins., 220 Washington Ave., 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.), Provident National Assur. Co., Fountain Square, Chattanooga TN 37402	
Wall, Robert H. , (A.S.A.), <i>2nd Vp Actuarial</i> , U.S. Life Corp., 125 Maiden Lane, New York NY 07950 212/425-8010	1966
Wall, W Rae , 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 Pl., Boston MA 02117 617/421-2883	1965
Wallace, George R. , (F.S.A., F.C.I.A.), <i>Vp & Actuary</i> , Zurich Life Ins. Co., 188 University Ave., Toronto, ONT 416/366-3124	1966
Wallace, Joseph J. , (A.S.A.), <i>Chief-Actuary</i> , Guarantee Trust Life Ins Co, 2537 W Montrose Ave, Chicago IL 60618	e 1969
Wallace, M.G. Roy , (F.S.A., F.C.I.A.), <i>Consulting Actuary</i> , 220 South Ave., 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., F.C.I.A.), Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7430	e 1966
Walmsley, Howard C. , (F.S.A.), <i>Vp & Comptroller</i> , Ohio National Life Ins. Co., P.O. Box 237, Cincinnati OH 45201 513/861-3600	1965
Walsh, Albert J. , (F.C.A.S.), <i>Vp & General Manager</i> , Automobile Club of So. Calif., 2601 S. Figueroa St., Los Angeles CA 90054 213/741-4770	1965
Walsh, James P. , <i>Vice President</i> , Pension & 3 Group Cons Inc, 6 E 4th St Rm 900, Cincinnati OH 45202 513/621-6631	e 1976
Walsh, Thomas G. , (F.S.A., F.C.I.A.), <i>Actuary</i> , TIAA/CREF, 730 Third Ave., New York NY 10017 212/490-9000	e 1970
Walsh, William J. , (F.S.A.), <i>Actuarial Director</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1975
Walter, Alfred A. , (F.S.A.), <i>Vp</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6000	1965
Walters, Mavis A. , (F.C.A.S.), <i>Vice President</i> , Insurance Services Office, 910 17th St NW, Suite 522, Washington DC 20006	1974
Walters, Michael A. , (F.C.A.S.), <i>Sr. Vice President & Actuary</i> , Ins. Services Office, 160 Water St., New York NY 10038 212/487-4601	1973

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Walton, Kingsley , (F.S.A.), <i>Consulting Actuary</i> , 2425 N. Claremont Ave., Los Angeles CA 90027 213/660-3599	1970
Ward, E. Earl , (A.S.A.), <i>Marketing Actuary</i> , Mutual Security Life Ins. Co., 3000 Coliseum Blvd. E., Fort Wayne IN 46805 219/484-0511	1966
Ward, Robert G. , (F.S.A.), <i>Sr. V. P. - Ins. Operations</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	1965
Ward, William D. , (A.S.A.), <i>Manager Tax Planning</i> , Actna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	e 1966
Ward, William F. , (F.S.A.), 21 College Ave, Upr Montclair NJ 07043	1965
Ward-Smith, Kenneth , <i>Sr Vp & Chief Actuary</i> , Life & Casualty Ins. Co., Life & Casualty Tower, Nashville TN 37219 615/254-1511	1966
Ware, John K. , (F.S.A.), Coates Herfurth & England, 320 California St. #501, San Francisco CA 94104 415/433-4440	e 1974
Wargo, Richard S. , <i>Consultant</i> , Kass Germain & Co., 3570 Warrensville Ctr Rd, Shaker Hgts OH 44122 216/921-2900	e 1976
Warner, David T. , (F.S.A.), <i>V. P. - Underwriting</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19101 215/474-7000	1966
Warnock, Paul F. , (F.S.A.), <i>Actuarial Associate</i> , Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2011	1978
Warnock, R Larry , (F.S.A., M.C.A.), <i>Vice President</i> , Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Tower Place, Atlanta GA 30326 404/261-5420	1976
Warth, Robert , (F.S.A.), <i>Director</i> , State Farm Life Ins. 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
Waters, James J. , <i>Executive Vice President</i> , Ogle & Waters Inc., P. O. Box 14428, St Petersburg FL 33733 813/577-2884	e 1977
Watkins, Leroy T. , (F.S.A.), <i>President</i> , L.T. Watkins & Assoc. Inc., 1755 Statler Hilton, Buffalo NY 14202 716/847-2110	e 1966
Watson, Charles B H. , (F.S.A., F.C.A., F.C.I.A.), <i>Manager & Actuary</i> , The Wyatt Co., 1990 K St. NW, Washington DC 20006 212/557-0460	e 1965
Watson, George N. , (F.S.A., F.C.I.A.), <i>President</i> , G. N. Watson Ltd., 1 Eva Rd. #203, Rexdale ONT. 416/675-1705	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>Actuarial Dir Grp Pensions</i> , Prudential Ins. Co., Hanover Rd., Florham Pk NJ 07032 201/966-3274	1970

Members

253

	Enrolled
Watson, William T. , (A.S.A.), 124 S Park Ave, Rockville Ctr NY 11570	1966
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>Chairman of the Board</i> , Babb Inc., 202 Trial Side Dr., Pittsburgh PA 15212 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., F.C.I.A.), 44 Jackes Ave., Apt. 1707, Toronto Ont	e 1965
Weaver, Charles D. , (F.S.A.), <i>Actuarial Assistant</i> , Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-7111	1978
Weaver, Leonard , <i>Administrator</i> , Westinghouse Electric Corp., Westinghouse Bldg., Gateway Center, Pittsburgh PA 15222 412/255-3418	e 1976
Webb, Bernard L. , (F.C.A.S.), <i>Professor-Actuarial Science</i> , Georgia State University, University Plaza, Atlanta GA 30303 404/658-2725	1966
Webb, James O. , (A.C.A.), <i>Vice President</i> , Blue Cross/Blue Shield, 233 N. Michigan Ave., Chicago IL 60601 312/661-4852	1966
Webb, Robert J. , (A.S.A.), <i>Associate Actuary</i> , The Wyatt Co., 1900 Republic National, Bank Tower, Dallas TX 75201 214/748-5867	e 1971
Weber, David P. , <i>Vp & Treasurer</i> , Fort Dearborn Life Ins. Co., 233 N. Michigan Ave., Chicago IL 60601 312/661-4500	1968
Weber, Michael E. , (A.S.A.), <i>Vice President & Actuary</i> , Southwestern Gen Life Ins Co, PO Box 779, Dallas TX 75221 214/655-5567	1966
Weber, Paul F. , (F.S.A.), American Life Ins. Co., P.O. Box 2226, Wilmington DE 19899 302/655-7381	1978
Webster, Andrew C. , (F.S.A., F.C.A.), 269 Millard Ave., N Tarrytown NY 10591 914/631-2470	1965
Webster, David A. , (F.S.A.), <i>Senior Vice President</i> , Beneficial Standard Life Ins., 3700 Wilshire Blvd., Los Angeles CA 90010 213/381-8351	e 1966
Webster, Lawrence B. , (A.C.A.), <i>Actuary</i> , Idaho Teachers Mutual Ins. Co., 818 La Cassia Dr., P. O. Box 6706, Boise ID 83707	1966
Webster, Lindsay M. , (A.C.A.), <i>Consulting Actuary</i> , 1105 Morgan Ave, Drexel Hill PA 19026	1966
Weck, Frank A. , (F.S.A.), Route 1 Box 748, Punta Gorda FL 33950	1965
Weddell, Thomas A. , (F.S.A., F.C.I.A.), <i>Vice President</i> , William M Mercer Ltd, 1111 Melville St, Vancouver B.C.	e 1975
Weichert, Paul L. , (F.S.A.), <i>Consulting Actuary</i> , 24 Byron Pl., Livingston NJ 07039 201/992-1004	1969

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Weil, Max, <i>President</i> , Max Weil Associates, 1250 Broadway, New York NY 10001 212/594-0846	e 1976
Weill, Durance B. , (F.S.A.), Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-2211	1965
Weimer, Linda M. , <i>Manager, Group Pensions</i> , Prudential Ins. Co., Hanover Rd., Florham Park NJ 07932 201/966-3317	e 1976
Weimer, Robert A. , (A.S.A.), <i>Group Actuary</i> , American Health & Life Ins., 300 St. Paul Pl., Baltimore MD 21202 312/922-4573	e 1966
Weinberg, Abraham A. , (A.C.A.), <i>Consulting Actuary</i> , 14 E Jackson Blvd, Chicago IL 60604	1966
Weinberg, Ralph M. , <i>Consultant</i> , A. S. Hansen Inc., 150 N. Wacker Dr. #3100, Chicago IL 60606 312/273-2345	e 1976
Weinberger, Solomon A. , (F.S.A.), William M. Mercer Inc., 1211 Ave. of the Americas, New York NY 10036 212/099-7200	1977
Weinerman, Elliot R. , (F.S.A.), Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1977
Weinstein, Louis , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Louis Weinstein, 115 Willow St, Brooklyn NY 11201 212/858-5051	e 1966
Weinstein, Max S. , (F.S.A., F.C.A., A.C.A.S.), <i>Consulting Actuary</i> , 25 Highland Dr., Albany NY 12203 518/456-0558	e 1965
Weisbrod, Marvin L. , <i>Tax Manager</i> , Kurtin & Co, 11754 Victory Blvd, N Hollywood CA 91606 213/877-6100	1970
Weisleder, Stanley , (M.C.A., A.F.A.A.), <i>President</i> , Actuaries Unlimited Inc., 420 Lexington Ave, New York NY 10017	e 1966
Weiss, Donald , (A.S.A.), <i>Assistant Vice President</i> , Johnson & Higgins, 601 California St., San Francisco CA 94108 415/981-6700	e 1976
Weiss, Herbert , (F.S.A.), <i>Actuarial Assistant</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 11374 212/490-9000	1977
Weiss, Karen J. , (F.S.A.), <i>Assistant Actuary</i> , Northwestern Mutual Life Ins., 720 E. Wisconsin Ave., Milwaukee WI 53202 414/271-1444	e 1975
Weiss, Lance J. , <i>Assistant 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, 1185 Ave. of the Americas, New York NY 10036	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>Assistant Actuary</i> , Hartford Life Ins. Co., Hartford Plaza, Hartford CT 06115 203/547-5000	1978
Weisz, Louis M. , (F.S.A.), <i>Associate Actuary</i> , New England Mutual Life Ins., 501 Boylston St., Boston MA 02117 617/266-7300	1970

Members

255

Enrolled

- Weitzenkamp, Diane**, (F.S.A.), Daskais & Walls Inc., 2 N. Riverside Plaza, Chicago IL 60606 312/648-7400 1977
- Weitzner, Larry H.**, (A.S.A.), *Associate Actuary*, The Wyatt Co., 10689 N. Kendall Dr. #210, Miami FL 33133 305/274-8080 e 1976
- Welch, Donald B.**, (F.S.A.), *Assistant Actuary*, National Life Ins. Co., National Life Dr., Montpelier VT 05602 802/223-3431 1975
- Welch, John H.**, (F.S.A.), *Associate Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-4471 e 1970
- Welch, John P.**, (F.C.A.S.), *Vice President & Actuary*, Security Ins. Group, 1000 Asylum Ave., Hartford CT 06105 203/278-1000 1968
- Welch, Molly A.**, *Valuation Assistant*, Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811 e 1977
- Welch, Robin B.**, (F.S.A.), *2nd Vice President & Actuary*, New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-6981 1970
- Welch, Ronald J.**, (F.S.A.), *Vice Pres & Assoc Actuary*, American National Ins. Co., One Moody Plaza POB., 1780, Galveston TX 77550 713/763-4661 1975
- Weller, Mark J.**, *2nd Vp*, C T Hellmuth & Assoc Inc, 5454 Wisconsin Ave, Washington DC 20015 e 1976
- Weller, William C.**, (F.S.A.), *Vice President & Chief Actuar*, American Health & Life Ins., 300 St. Paul Pl., 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
- 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.), *Associate Actuary*, John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2392 e 1971
- Welsh, Patrick**, (F.S.A.), *President*, Benefit Actuaries & Consultant, 2838 First National Tower, Louisville KY 40202 502/587-9501 e 1974
- Wendlandt, Gary E.**, (F.S.A.), *Senior Actuarial Assitant*, Massachusetts Mutal Life Ins. Co., 1295 State St., Springfield MA 01111 413/788-8411 1979
- Wendt, Edward G.**, (F.S.A.), *Sr. Vice President-Group Ins.*, New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-6235 1965
- Wendt, Richard K.**, (F.S.A.), *V. P. - Family Life & Health*, Nationwide Ins. Co., One Nationwide Plaza, Columbus OH 43216 614/227-6759 1965
- Wendt, Richard Q.**, (F.S.A.), *Associate Actuary*, Penn Mutual Life Ins. Co., Independence Sq., Philadelphia PA 19172 215/629-0600 e 1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
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 203/273-0123	1973
Wenz, Paul H. , (F.S.A.), <i>Assistant Actuary</i> , Bankers Life Co., 711 High St., Des Moines IA 50307 515/247-5920	1978
Werntz, Leon E. , <i>President</i> , Werntz & Associates Inc, 7111 University Dr, Shreveport LA 71105	e 1976
Wertheimer, James L. , (F.S.A.), <i>2nd. Vice President & Actuary</i> , Mass. Mutual Life Ins. Co., 1295 State St., Philadelphia PA 19087 215/241-2504	e 1972
West, Charles E. , (F.S.A.), 720 Cedar Grove Rd, Rd Box 71, Media PA 19063	1965
West, Charles S. , (A.C.A.), <i>Field Actuary</i> , State Board of Ins., 3853 Treeline Dr., Dallas TX 75224 512/475-3325	1966
West, Lane B. , (F.S.A.), <i>Assistant 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>Assistant Trust Officer</i> , The Dollar Savings & Trust Co, PO Box 450, Youngstown OH 44501 216/744-9000	e 1976
Wetter, Edward A. , <i>President</i> , Actuarial Computer Tech Inc, 10215 Fernwood Rd, Bethesda MD 20854 301/530-4400	e 1976
Wheat, Michael L. , (F.S.A.), <i>Associate Actuary</i> , George B. Buck Consulting Actuaries Inc., 600 Grant St., Pittsburgh PA 15219 412/281-2506	1979
Whimpey, Dennis J. , (F.S.A.), <i>Vp & Assoc Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 07631 212/554-1234	1976
Whinrey, Edwin N. , (F.S.A.), 3161A Via Alicante, La Jolla CA 92037	1965
Whitbread, Frank G. , (F.S.A., A.C.A.S.), 4705 Arlington Ave, Fort Wayne IN 46807	1965
White, Aubrey , (F.S.A.), Fidelity Mutual Life Ins. Co., South Penn Sq., Philadelphia PA 19102 215/585-8488	e 1965
White, Daniel C. , (F.S.A.), <i>Actuary</i> , William M. Mercer Inc., 3 Embarcadero Center, San Francisco CA 94119 415/393-5000	e 1977
White, Geoffrey B. , (F.S.A., F.C.I.A.), <i>Director</i> , William M. Mercer Ltd., 1801 McGill College Ave., Suite 900, Montreal QUE 514/285-1802	e 1966
White, H Edmund , (F.S.A.), <i>Senior Actuary</i> , Meidinger & Assoc. Inc., 275 Wyman St., Suite 100, Waltham MA 02154 617/890-8000	e 1970
White, John G. , (M.C.A.), <i>Pension Consultant</i> , The Wyatt Co., 1400 Investment Plaza, Cleveland OH 44114 216/696-6250	e 1970
White, Richard E. , (F.S.A.), <i>Consulting Actuary</i> , Bily, White & Assoc. Inc., P.O. Box 2214, Houston TX 77056 713/621-4662	e 1975
White, Stephen , (F.S.A.), <i>Assistant Actuary</i> , Provident Mutual Life Ins. Co., 4601 Market St., Philadelphia PA 19139 215/474-7000	1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

257

Enrolled

White, William A. , (F.S.A.), <i>Associate Actuary</i> , American Council of Life Ins., 1850 K St. Nw., Washington DC 20006 202/862-4174	1965
White, William F. , 1608 Guaranty Bank Plaza, Corpus Chrsti TX 78401	e 1976
White, William M. , (F.S.A.), <i>Director of Gov. Relations</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965
Whiteley, Benjamin R. , (F.S.A.), <i>Vice President</i> , Standard Ins. Co., P.O. 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
Whitney, John C. , (F.S.A.), <i>Towers Perrin Forster & Crosby</i> , 233 S. Wacker Dr., Chicago IL 60606 312/876-0909	e 1977
Whitney, Robert L. , (F.S.A.), <i>Vice Pres & Chief Actuary</i> , National Liberty Corp., Liberty Park, Valley Forge PA 19481 215/648-5000	1965
Whiton, Albert E. , (A.S.A.), <i>Travelers Ins. Co.</i> , 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 19312 215/735-4600	e 1966
Widmer, Ransom , <i>Actuary</i> , Basil Castrovinci Assoc., 853 Broadway, New York NY 10003 212/477-5106	e 1976
Wiebke, Harold G. , (F.S.A.), <i>Vice President & Actuary</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 11572 212/554-1234	e 1965
Wieder, John W. , (F.C.A.S.), <i>Vp & Actuary</i> , Aetna Life & Casualty, 151 Farmington Ave., Hartford CT 06115 203/273-0123	1965
Wiegert, Roy E. , <i>President</i> , National Assoc. Inc. of Wash., Plaza 600 Bldg, Seattle WA 98101 206/622-0285	e 1976
Wiese, Theodore O., Jr. , (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	1978
Wightman, Mary G. , <i>Partner</i> , Hewitt Assoc., 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 55436 612/340-7027	1978
Wilcox, Robert E. , (A.S.A.), <i>Consulting Actuary</i> , R E Wilcox & Co., 1876 N Fort Canyon Rd, Alpine UT 84003 801/532-2390	e 1971
Wilde, Peter R. , (F.S.A.), <i>Senior Vice President</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1965

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Wilkening, Robert E. , <i>Vp</i> , Watkins Ross Waterfield, & Baines, 505 Waters Bldg., Grand Rapids MI 49503	e 1970
Wilkinson, John , (F.S.A.), <i>Assistant Actuary</i> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1977
Willemin, Richard J. , (F.S.A., F.C.I.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., 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., P.O. Box 20727, Greensboro NC 27420 919/299-4720	1970
Williams, C Arthur , <i>Professor</i> , Univ of Minnesota, Minneapolis MN 55455 612/373-4495	1968
Williams, Chas D. , (F.S.A.), <i>Sr Vp & Chief Actuary</i> , Jefferson Nat'l Life Ins.Co., One Virginia Ave., Indianapolis IN 46204 317/635-7676	e 1966
Williams, Dean E. , (F.S.A.), <i>Vice President</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63166 314/231-1700	e 1965
Williams, Dewey G. , (F.C.A.S.), <i>Executive Vice President</i> , Employers' Ins of Texas, P. O. 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 Ins. Co., One Tower Sq., Hartford CT 06095 203/277-3247	e 1975
Williams, John H. , (F.C.A.), 71 Trumbull Rd., Manhasset NY 11032	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 & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Williams, Richard , (F.S.A.), <i>Associate Actuary</i> , Life Ins Co of California, P. O. Box 2700, La Jolla CA 92038 714/452-9060	1978
Williams, W. Thomas , (A.C.A.S.), <i>Actuarial Manager</i> , A. S. Hansen Inc., 626 Wilshire Blvd. #900, Los Angeles CA 90017 213/626-7221	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 Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	e 1976
Williamson, W. 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

Members

259

Enrolled

Wills, R John , (F.S.A.), <i>Assistant Actuary</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-2840	1976
Wills, Thomas L , (F.S.A.), <i>Actuary</i> , Aetna Life Ins. Co., 151 Farmington Ave., Hartford CT 06115 203/273-0123	e 1965
Willsey, Lynn W , (F.C.A.S.), <i>Vp & Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1965
Wilson, Allen F , (A.C.A.), <i>Asst. V. P. & Asst. Actuary</i> , Meidinger & Assoc. Inc., 2440 Grinstead Dr., Suite 100, Louisville KY 40204 502/499-1240	1972
Wilson, Charles , (F.S.A.), <i>Vice Pres & Group Actuary</i> , Republic National Life Ins., 3988 N. Central Expresswa, Dallas TX 75204 214/824-0131	1968
Wilson, Charles E , (A.S.A.), <i>Vice President</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 11566 212/490-9000	e 1966
Wilson, Gerald I , (F.S.A., F.C.I.A.), <i>Partner</i> , Hewitt Assoc., 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, 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 & Co, P. O. Box 828, Upper Mntclair NJ 07043	e 1966
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 , Tillinghast, Nelson & Warren, One Newton Executive Park, Newton MA 02162 617/964-2205	e 1977
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 Ins. Co., One Tower Sq., Hartford CT 06115 203/277-6204	1978
Windecker, Arthur A , (F.S.A.), 102 Coleman Ave, Chatham NJ 07928	1965
Winer, Warren J , (F.S.A.), <i>2nd V. P. & Associate Actuary</i> , General American Life Ins. Co., 701 Market St., St. Louis MO 63101 314/444-0553	e 1975
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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Winkleman, John J. , (F.C.A.S.), <i>Associate Actuary</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-6461	1977
Winklevoss, Howard E. , <i>President</i> , Winklevoss & Assoc. Inc., 3508 Science Center, Philadelphia PA 19104 215/387-8304	e 1976
Winn, Michael R. , (F.S.A.), <i>Actuary Reinsurance</i> , Business Men's Assur. Co., P.O. 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., F.C.I.A.), <i>Assistant Actuary</i> , Crown Life Ins. Co., 120 Bloor St. E., Toronto Ont 416/928-4500	1978
Winslow, Henry N. , (F.S.A.), <i>Actuarial Director</i> , John Hancock Mutual Life Ins., John Hancock Pl., PO Box 111, Boston MA 02117 617/421-6327	e 1965
Winsor, Robert F. , (A.S.A.), <i>Assistant Actuary</i> , Jefferson Standard Life Ins., P.O. Box 21008, Greensboro NC 27420 919/378-2497	e 1970
Winston, Michael , <i>President</i> , Pension Consultants Inc, 11955 W Dixie H'Way, No Miami FL 33161 305/893-3420	e 1976
Winter, Arthur E. , (A.C.A.S.), <i>Director</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06115 203/277-0111	1971
Winter, Bert A. , (F.S.A.), PO Box #45, Vineyard Hvn MA 02568 617/693-1784	1965
Winter, John C., III , (F.S.A.), <i>2nd Vice President & Actuary</i> , Sun Ins. Services Inc., 260 Peachtree St., P. O. Box 56563, Atlanta GA 30343 404/524-6666	e 1976
Winterfield, Michael , (F.S.A.), <i>Asst. Vice President & Actuar</i> , Equitable Life Assur. Soc., 1285 Ave. of the Americas, New York NY 06902 212/554-3711	1975
Winters, Herbert A. , (A.S.A., A.F.A.A.), <i>Insurance Consultant</i> , Jeffery Bldg., 3202 Wesleyan Rm 224, Houston TX 77027 713/621-6691	1966
Winters, Robert C. , (F.S.A.), (Past President), <i>Execurive Vice President</i> , Prudential Ins. Co., Prudential Plaza, Newark NJ 07101 201/877-6000	1965
Wirth, William C. , (F.S.A.), <i>Sr Vice Pres</i> , Life Ins. Co. of Virginia, 6610 W. Broad St., Richmond VA 23261 804/281-6000	e 1965
Wisdom, Eugene , (F.S.A.), <i>Assoc Professor</i> , Finance Dept Beb 114, Univ of Texas at Austin, 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 Vice President</i> , Huggins & Co., 101 Pearl St., Hartford CT 06103 203/727-0018	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, 222 W. Adams St., Chicago IL 60606 312/372-7767	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

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

261

Enrolled

Wittenberg, Charles , (A.S.A., A.C.A.), <i>Vp Reins</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60302 312/822-5000	1973
Wittenwyler, Ronald P. , (F.S.A.), <i>Assistant Actuary</i> , American Mutual Life Ins. Co., 1200 Liberty Bldg., Des Moines IA 50307 515/280-1331	1978
Wittlake, J Clarke , (A.C.A., A.C.A.S.), <i>President</i> , Business Men's Assur. Co., P.O. Box 458, Kansas City MO 64141 816/753-8000	1966
Wittlich, Jae L. , (F.S.A.), <i>Vice President</i> , CNA Ins. Co., CNA Plaza, Chicago IL 60685 312/822-4365	1971
Wobbeking, Ronald L. , (F.S.A.), <i>2nd V. P.-Director-Mass Marke</i> , North American Life & Casualty, 1750 S. Hennepin Ave., Minneapolis MN 55403 612/377-5511	e 1971
Wohlner, Ellis A. , (A.S.A.), <i>Actuary</i> , Folksam Ins Group, Fack S-104 60, Stockholm, Sweden	1970
Wojcik, Edward J. , (F.S.A.), <i>Asst Vice President Actuary</i> , Blue Cross & Blue Shield Assoc, 840 N. Lake Shore Dr., Chicago IL 60611 312/440-6503	1966
Wojcik, Walt J. , (A.S.A., A.C.A.), <i>Sr. V.P.-Chief Finance Office</i> , Montgomery Ward Ins. Group, 140 S. State St., Chicago IL 60603 312/467-3740	1969
Wolf, Herbert S. , (F.C.A.), <i>Partner</i> , Wolfman & Moscovitch, 55 W. Wacker Dr., Chicago IL 60601 312/372-7787	1966
Wolf, Richard S. , (F.S.A.), <i>Associate Actuary</i> , Life Ins. Co. of Georgia, 600 W. Peachtree St., Atlanta GA 30308 404/881-8800	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 N. Kendall Dr. #210, Miami FL 33156 305/274-8080	e 1975
Wolfe, Joel I. , (F.S.A.), <i>Assistant Actuary</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	1978
Wolfenden, James D. , (A.S.A.), Charles G. Bentzin Assoc. Inc., 234 N. Central Ave. #646, Phoenix AZ 85004 602/257-8855	1971
Wolff, Sherman , (F.S.A.), <i>Vice Pres Group Life Health</i> , Phoenix Mutual Life Ins., One American Row, Hartford CT 06115 203/278-1212	e 1977
Wolfman, Maurice , (F.S.A., F.C.A., F.F.A.A.), <i>Partner</i> , Wolfman & Moscovitch, 222 W. Adams St., Chicago IL 60606 312/372-7767	e 1965
Wolfson, Irving S. , (F.S.A.), <i>Executive Vice President</i> , Phoenix Mutual Life Ins., 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 Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-3538	1975

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Wollman, Milton H. (F.S.A., F.C.A., A.F.A.A.), <i>President</i> , Milton H Wollman & Assoc Inc, 1616 Walnut St, Philadelphia PA 19103 215/546-5060	1965
Wolzinski, Bernard (F.S.A.), <i>Sr Actuarial Assistant</i> , General American Life Ins. Co., 701 Market St., St Louis MO 63123 314/231-1700	1978
Wong, Dennis (F.S.A.), <i>Actuary</i> , The Wyatt Co., 5955 De Soto Ave., Los Angeles CA 90030 213/747-6501	e 1969
Wong, Steve (F.S.A.), <i>President</i> , Br-Amer Ins Co Malaysia Ltd, Oriental Plaza, Kuala Lumpur, Malaysia, Malaysia 5	1977
Wood, Charles P., Jr. (F.S.A., M.C.A., A.C.A.S.), <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> , Conn. General Life Ins. Co., 900 Cottage Grove Rd., Hartford CT 06152 203/243-8811	1969
Wood, J Kenneth (A.S.A.), <i>2nd V. P. & Associate Actuary</i> , Life & Casualty Ins. Co., Life & Casualty Tower, Nashville TN 37219 615/254-1511	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>Principal</i> , Tillinghast, Nelson & Warren, 3340 Peachtree Rd. NE, Atlanta GA 30326 404/261-5420	1976
Wood, John W. (F.S.A.), <i>Vp & Actuary</i> , S. M. Hyman Co., 300 N. Charles St., Baltimore MD 21201 301/685-6688	e 1965
Wood, Milton J. (F.S.A., A.C.A.S.), <i>Consulting Actuary</i> , 16 Wardwell Rd, W Hartford CT 06107	e 1965
Wood, R Norman (A.S.A., F.C.A.), <i>Vice President</i> , Alexander & Alexander Inc., Two N. Riverside Plaza, Chicago IL 60606 312/454-3023	e 1965
Woodard, Eugene M. (F.S.A.), <i>2nd Vice President & Director</i> , Lincoln Natl Life Ins Co, Eastern Regional Reins Off, PO Box 149, East Orange NJ 07019 203/678-4747	1974
Woody, John C. (F.S.A., A.C.A., A.C.A.S.), <i>Senior Vice President</i> , North American Reassur. Co., 245 Park Ave., New York NY 10017 212/949-6091	1965
Woodhead, Curt R. (F.S.A.), <i>Consulting Actuary</i> , Eckhart & Associates Inc, 1355 Lynnfield Rd #195, 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.C.I.A.), <i>President</i> , C J Woods & Assoc, PO Box 394, Hudson Hts	1966
Woods, H Wayne (F.S.A., F.C.I.A.), <i>Assistant Actuary</i> , Metropolitan Life Ins Co, 99 Bank St, Ottawa ONT. 212/578-2211	1975
Woodson, Freeman A. <i>Consultant</i> , William M. Mercer Inc., 200 Clarendon St., Boston MA 02116 617/421-0470	e 1976

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

Members

263

	Enrolled
Woodworth, James H. , (A.C.A.S.), <i>Secretary</i> , Hartford Ins. Group, Hartford Plaza, Hartford CT 06115 203/547-5000	1966
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 919/733-5631	e 1965
Wooley, Jonathan L. , (F.S.A.), <i>Actuary</i> , New York Life Ins. Co., 51 Madison Ave., New York NY 10010 212/576-7000	1973
Woolley, E Richard , <i>Partner</i> , Bradbury & Woolley, 1451 Danville Blvd, Alama CA 94507	e 1976
Woolsey, E John , (F.S.A., F.C.I.A.), <i>Consultant</i> , Towers Perrin Forster & Crosby, P. O. Box 281, Toronto Dominion Centre, Toronto 416/362-2333	e 1972
Workman, Bruce L. , (M.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 Assur. Co., 611 5th Ave. POB. 1555, Des Moines IA 50309 515/283-2371	e 1965
Worley, John L. , (F.S.A.), 5420 Wakefield Dr., Nashville TN 37220 615/833-2395	e 1966
Worthington, Robert F. , (A.S.A.), <i>Actuarial Analyst</i> , Travelers Ins. Co., One Tower Sq., Hartford CT 06109 203/277-0111	e 1976
Wright, Byron , (F.S.A., F.C.A.S.), P. O. Box 295, Arendtsville PA 17303	1965
Wright, Carl B. , (F.S.A.), <i>2nd V. P. & Tax Director</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 207/780-2704	1971
Wright, Roy R. , <i>Assistant Vice President</i> , Fidelity & Guaranty Life, 100 Light St., Baltimore MD 21203 301/547-3209	e 1976
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., One American Row, Hartford CT 06115 203/278-1212	1978
Wulterkens, Paul E. , (F.C.A.S.), <i>Senior Actuarial Assistant</i> , St. Paul Fire & Marine Ins., 385 Washington St., St. Paul MN 55102 612/221-7911	1977
Wyckoff, John F. , 78 Cedar St, Newington CT 06111	1970
Wyman, Richard B. , (F.S.A.), <i>Executive Vice President</i> , Great Amer Life Holding Corp, 7840 Montgomery Rd, Cincinnati OH 45236 513/891-1500	e 1966

X

Xavier, Basil A. , Dan McGinn & Assoc. Inc., 1150 S. Olive St., Los Angeles CA 90030 213/747-6501	e 1976
---	--------

Y

- Yaffe, Rian M.**, (A.S.A., M.C.A.), *Yaffe & Offutt Assoc, Inc*, 814 e 1970
Mercantile Bank &, Trust Bldg, Baltimore MD 21201
301/332-1166
- Yamano, Harry**, (F.S.A.), *V. P. & Consulting Actuary*, William M. e 1969
Mercer Inc., 3303 Wilshire Blvd., Los Angeles CA 90010
213/380-1600
- Yang, Kisuk**, (M.C.A.), *Chief Actuary*, Public Empl'ys Retrmnt Sys-Ca, e 1976
1416 9th Street, Sacramento CA 95809 916/445-5147
- Yanis, David**, (F.S.A., F.C.A.), *Partner*, Hewitt Assoc., 600 Third Ave., e 1966
New York NY 10016 212/986-3350
- Yanko, John B.**, (F.S.A.), *Senior Vice President*, Fidelity Union Life e 1969
Ins Co, 1511 Bryan St, Dallas TX 75201 214/653-2600
- Yardley, Charles A.**, (F.S.A., F.C.I.A.), *Vice President & Actuary*, New 1965
England Mutual Life Ins., 501 Boylston St., Boston MA 02117
617/266-3700
- Yardley, Mary Ellen**, (F.S.A.), *Associate Controller*, Provident Mutual 1965
Life Ins. Co., 4601 Market St., Philadelphia PA 19101
215/474-7000
- Yarmchuk, Robert W.**, (F.S.A.), *Consultant*, Hewitt Assoc., 666 1978
Glenbrook Rd., Stamford CT 06877 203/357-9000
- Yates, Donald G.**, (F.S.A.), *Actuary Individual Insurance*, Liberty 1968
National Life Ins. Co., P.O. Box 2612, Birmingham AL 35202
219/424-5421
- Yates, J Arnold**, *President*, The Jay Co. Inc., Talcott Notch Road, 1966
Farmington CT 06032 203/677-0397
- Yau, Joseph**, (F.S.A.), *Associate Actuary*, Mutual of New York, 1740 1978
Broadway, New York NY 10019 212/586-4000
- Yeary, Paul D.**, (F.S.A.), *2nd V. P. & Associate Actuary*, Western 1965
Southern Life Ins. Co., 400 Broadway, Cincinnati OH 45202
513/421-1800
- Yen, Frank T.**, (A.S.A.), *Vp & Actuary*, William M. Mercer Inc., 3303 e 1967
Wilshire Blvd., Los Angeles CA 90010 213/380-1600
- Yenner, Ralph D.**, 11 San Juan Lane, Port St Lucie FL 33452 e 1966
- Ying, Willie Y.**, (F.S.A.), *Actuary - Individual Life*, Firemans Fund 1978
American Life, 1600 Los Gatos Drive, San Rafael CA 94911
415/485-5280
- Ylvisaker, James W.**, (F.S.A.), *Actuary*, IDS Life Ins. Co., IDS Tower, 1974
Minneapolis MN 55402 612/372-3330
- Yoder, Andrew K.**, Andrew K. Yoder & Associates, 4 Timber Hill e 1976
Court, Turnerville NJ 08012
- Yoder, Reginald C.**, (F.S.A., A.C.A.S.), *Assistant Actuary*, Bankers Life 1977
Co., 711 High St., Des Moines IA 50307 315/284-5820
- Yoder, Robert S.**, (F.S.A.), *Executive Vice President*, Capitol Holding 1965
Corp., P.O. Box 32830, Louisville KY 40232 502/584-8157

Members

265

Enrolled

York, William S. , (F.S.A.), 225 Plaza La Posada, Los Gatos CA 95030	1965
Young, David H. , (F.S.A.), <i>Sr Vice Pres & Chief Actuary</i> , Monarch Life Ins. Co., 1250 State St., Springfield MA 01101 413/785-5811	e 1965
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>2nd V. P. & Associate Actuary</i> , Union Mutual Life Ins. Co., 2211 Congress St., Portland ME 04112 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> U.A.W. 8000 E Jefferson, Detroit MI 48154 313/926-5000	e 1965
Young, Melville J. , (F.S.A.), <i>Actuary</i> , General Reassur. Corp., 2 Greenwich Plaza, Greenwich CT 06830 203/661-5060	1969
Young, Ralph E. , 1804 Eagle Ridge Dr., St. Paul MN 55118	1966
Young, R James , (F.C.A.S.), <i>Associate Actuary</i> , Allstate Ins. Co., Allstate Plaza, Northbrook IL 60062 312/291-6307	1977
Young, Robert G. , (A.C.A.S.), <i>Actuary</i> , Utica Mutual Ins Co, Utica NY 13503	1969
Young, Robert V. , (F.S.A.), <i>Investment Counselor</i> , Badgley & Phelps, 3206 Rainier Bank Tower, Seattle WA 98101 206/623-6172	e 1965
Young, Thomas J. , (F.S.A.), <i>Actuarial Vice President</i> , Equitable of Iowa, 604 Locust St., Des Moines IA 50306 515/245-6787	e 1965
Young, Thomas M. , (F.S.A., F.C.A., F.C.I.A.), <i>President</i> , Stone Young & Co., 546 Valley Rd., Upr Montclair NJ 07043 201/744-8200	e 1965
Yount, Hubert W. , (F.C.A.S.), Wesley Manor E 22, Jacksonville FL 32223	1965

Z

Zaeh, Donald E. , <i>Assistant Vice President</i> , Frank B. Hall & Co., 261 Madison Ave., New York NY 10010 212/682-7200	e 1976
Zajicek, James E. , (A.S.A.), <i>Actuarial Manager</i> , A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1977
Zaret, Frank , (F.S.A.), <i>Actuary</i> , Metropolitan Life Ins. Co., One Madison Ave., New York NY 10010 212/578-6395	1965
Zatto, Joseph R. , (F.S.A., M.C.A.), <i>Vice President</i> , Alexander & Alexander Inc., 3565 Piedmont Rd. Ne., Atlanta GA 30305 404/261-3400	e 1966
Zeffer, Martin L. , (F.S.A., A.C.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1965
Zehner, W A. , (F.S.A.), <i>Second Vice President-Actuary</i> , Unity Mutual Life, 2155 Masters Road, Marcellus NY 13108 315/469-7751	1978

"e" denotes Enrolled Actuary; 1965 denotes Charter Member

	Enrolled
Zeiger, Edward C. , (F.S.A.), Route 3, Willis VA 24380	1965
Zellman, William W. , (F.S.A.), <i>Actuary</i> , Holding Corp of America, 7730 E. Bellevue Ave., Englewood CO 80110 303/779-1111	e 1969
Zellner, John T. , (F.S.A.), <i>Consulting Actuary</i> , Coopers & Lybrand, 1200 Equitable Bldg., Atlanta GA 30303 404/065-8100	1971
Zielinski, Richard P. , (A.S.A.), <i>Vice President</i> , M & R Services Inc, 1301 Fifth Ave, Suite 3600, Seattle WA 98101 206/624-7970	e 1969
Zieminski, Robert M. , (F.S.A.), <i>Vice President</i> , Huggins & Co. Inc., 1401 Walnut St., Philadelphia PA 19102 215/665-1401	e 1973
Zimmerman, Annette M. , <i>Account Representative</i> , Babb Inc., 850 Ridge Ave., Pittsburgh PA 15212 412/237-2020	e 1976
Zimmerman, Leonard. , <i>Vice President</i> , A. S. Hansen Inc., 1080 Green Bay Rd., Lake Bluff IL 60044 312/234-3400	e 1976
Zimmerman, Leonard B. , (F.S.A.), <i>Group Actuary</i> , Teachers Ins. & Annuity Assn., 730 Third Ave., New York NY 10017 212/490-9000	1972
ZimPleman, Larry D. , (F.S.A.), <i>Assistant Actuary</i> , Bunkers Life, 711 High St., Des Moines IA 50307 515/247-5111	1979
Zinzow, Lee A. , (F.S.A.), <i>Associate Actuary</i> , Munich American Reassur. Co., P.O. 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> , U.S. Life Corp., 125 Maiden Lane, New York NY 10038 212/425-8010	e 1971
Zory, Peter B. , (F.C.A.S.), <i>Actuary</i> , Travelers Ins. Co., 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
Zwilling, Paul R. , (F.S.A.), <i>Vice President & Actuary</i> , Natl H. & W. Retirement Assn., 666 Fifth Ave., New York City NY 10019 212/399-1652	e 1967

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 less than fifteen Committee members, one of whom shall be chairman.

The Committee shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member 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.

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

In any hearing before the Committee, a member 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. The Committee shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.

Whenever, in the course of any hearing under this Section, evidence shall be presented upon which another charge or charges against the respondent might be made, it shall not be necessary for the Committee to prepare and

serve such additional charge or charges on the respondent, but the Committee may, after reasonable notice to the respondent and an opportunity for the respondent to answer and be heard, proceed to the consideration of such additional charge or charges as if they had been made and served at the time of service of the original charge or charges, and may render such decision upon all such charges as may be justified by the evidence in the case.

In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct has occurred, it may, on its own initiative, warn or admonish the member or 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 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 Employment 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

TABLE OF CONTENTS

OPINION A-1: Relations with other actuaries	283
Opinion a—Disagreements and differences of opinion	285
Opinion b—Responsibility of actuary if illegal or unprofessional acts by another actuary are suspected	285
Opinion c—Change of actuary, or appointment of additional actuary .	286
OPINION A-2: Use of titles and designations	287
OPINION A-3: Transmittal of actuarial reports	288
OPINION A-4: Actuarial principles and practices in connection with pension plans.....	291
OPINION A-5: Qualifications to give advice in a specific situation...	295
OPINION A-6: Actuarial principles and practices in connection with financial reporting of life insurance companies in the United States	296

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 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: RELATIONS WITH OTHER ACTUARIES

(Adopted 1969; Revised 1976)

INTRODUCTION

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

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

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

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

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

PREAMBLE TO GUIDES

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

GENERAL OPINION

In the opinion of the Committee, an actuary, 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 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

TABLE OF CONTENTS

STATEMENT RESPECTING THE STRUCTURE AND THE PROCEDURES OF THE COMMITTEES ON FINANCIAL REPORTING PRINCIPLES	302
RECOMMENDATION 1: Actuarial Methods and Assumptions for use in Financial Statements of Stock Life Insurance Companies Prepared in Accordance with Generally Accepted Accounting Principles	304
Interpretation 1-A: Underlying Theory	306
Interpretation 1-B: Conservatism	308
Interpretation 1-C: Expenses	310
Interpretation 1-D: Purchase Accounting	311
RECOMMENDATION 2: Relations with the Auditor	314
Interpretation 2-A: Relations with the Auditor	315
Interpretation 2-B: Documentation	315
RECOMMENDATION 3: Actuarial Report and Statement of Actu- arial Opinion	316
Interpretation 3-A: Illustrative Statements of Actuarial Opinion ..	319
RECOMMENDATION 4: Reinsurance Ceded by Life Insurance Companies	321
Interpretation 4-A: Reinsurance Approximations	322
RECOMMENDATION 5: Recognition of Premiums	322
Interpretation 5-A: Recognition of Premiums for Individual Life Insurance (Other than Credit)	323
Interpretation 5-B: Recognition of Premiums for Individual Health Insurance (Other than Credit)	329
Interpretation 5-C: Recognition of Premiums for Credit Insur- ance	330

RECOMMENDATION 6: Participating Policies Sold by Stock Life Insurance Companies.	332
Interpretation 6-A: Determination of Stockholders' Portion of Participating Profits	333
Interpretation 6-B: Choice of Actuarial Reserving Methods and Assumptions for Participating Policies Sold by Stock Life Insurance Companies	335
RECOMMENDATION 7: Statement of Actuarial Opinion for Life Insurance Company Statutory Annual Statements	337
Interpretation 7-A: Responsibilities of the Actuary and Others	340
Interpretation 7-B: Adequacy of Reserves	342
Interpretation 7-C: Qualification of Actuary's Statement of Opinion	342
RECOMMENDATION 8: Statement of Actuarial Opinion for Fire and Casualty Insurance Company Statutory Annual Statements ...	343
Interpretation 8-A: Responsibilities of the Actuary and Others ...	345
Interpretation 8-B: Adequacy of Reserves	346
Interpretation 8-C: Qualification of Actuary's Statement of Opinion	346
RECOMMENDATION 9: Materiality	346
Interpretation 9-A: Materiality, Typical Users	348
Interpretation 9-B: Materiality, Quantitative Considerations	348
Interpretation 9-C: Materiality, Qualitative Considerations	349

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

(Published October, 1973 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.

INTERPRETATION 1-D: PURCHASE ACCOUNTING

(Published September, 1977 by the Committee on
Life Insurance Financial Reporting Principles)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

RECOMMENDATION 2: RELATIONS WITH THE AUDITOR

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

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

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

INTERPRETATION 2-A: RELATIONS WITH THE AUDITOR

(Published April, 1974 by the Committee on Life Insurance 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 rep-

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

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

RECOMMENDATION 3: ACTUARIAL REPORT AND STATEMENT OF ACTUARIAL OPINION

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

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

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

Actuarial Report

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

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

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

Statement of Actuarial Opinion

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

Other Actuarial Statements

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

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

(Published April, 1974 by the Committee on Life Insurance 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 in-

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

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 paragraphs 4-7. These methods represent acceptable *actuarial* practice, but it is the responsibility of the accountant to determine in each case whether a particular method represents acceptable *accounting* practice.

The four methods are:

<u>Method #</u>	<u>Brief Description</u>	<u>Key Words of Description</u>	<u>Described in Paragraph #</u>
1	Premiums are recognized only when they are both due and paid.	Due and Paid	4
2	Premiums are recognized when due.	Due	5

- | | | | |
|---|--|------------|---|
| 3 | Premiums are recognized continuously throughout the year. | Continuous | 6 |
| 4 | The entire premium for a policy year is recognized at the beginning of that policy year. | Statutory | 7 |
3. Under each method, consistency of recognition of premium revenue for corresponding gross and valuation premiums depends upon the proper handling of a number of financial statement items including: gross premium accrual amounts, any valuation premium accrual amounts, and accruals of expense provisions (provided by the reserving structure) related to the premium accruals.¹ These items also affect the timing of the recognition in net income of any profit margin (any excess of the gross premium over the corresponding valuation premium) and the timing of the release from the reserves into net income of provisions for adverse deviation. Accordingly, each method is discussed under the following headings: (a) gross premium, (b) valuation premium, (c) other items, and (d) net income.
4. Method #1: Premiums are recognized only when they are both due and paid.
- a) Gross premium:
- The increase in the gross advance premiums² is subtracted from the gross collected premiums to obtain gross premium revenue. The amount of gross advance premiums is a liability. No asset will be held on account of deferred premiums or uncollected premiums.
- b) Valuation premium:
- If the reserve computation has assumed that the full annual premium has been paid (as is the case for the "mean" reserve type computation), then the pro rata valuation premiums corresponding to the gross deferred premiums and to the gross uncollected premiums are applied to reduce the portion of the reserve carried as a liability and to increase any portion of the reserve carried as a deferred charge.
- c) Other items:
- If the reserve computation has assumed that the full annual premium has been paid, the amount of the provision (according to the as-

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.

sumptions 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 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 as-

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

sumptions underlying the reserving system) for expenses expected to be incurred upon the collection of deferred premiums and uncollected premiums should be applied to adjust the appropriate portion of the reserve or set up as a liability.

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

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

d) Net income:

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

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

a) Gross premium:

A liability is established for gross advance and unearned premiums³ and an asset is established for gross due and uncollected premiums, a portion of which may also be included in the unearned premium liability. The increase in gross advance and unearned premiums is subtracted from and the increase in gross uncollected premiums is added to gross collected premiums to obtain gross premium revenue.

b) Valuation premium:

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

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).

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. Interpretation 5-A applies to any form of individual health insurance, regardless of the renewal provisions provided in the policy, if it is expected that the policy may be renewed over a period of years with reasonably predictable persistency.
3. Other individual health insurance contracts (except credit) where the policy is not expected to be in force for a reasonable period of time will generally have a term of one year or less. The gross premiums for such contracts are recognized as revenue on a pro rata basis over the period covered by the premium. An unearned gross premium¹ should be com-

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.)

puted 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, premiums are paid monthly for the protection granted during the period on each person covered under one master contract.
3. Regardless of the type of coverage or manner of premium recognition, the reserving structure or other liability items should take into account the expenses related to the contract, premium taxes, retrospective commission or experience refund arrangements, and any other pertinent items.

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.)

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 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 com-

pany'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 as-

sumptions 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 1.
4. "Commonly accepted actuarial standards" and "sound actuarial principles" emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes the Recommendations and Interpretations of the American Academy of Actuaries; the professional journals of the Society of Actuaries, its predecessors, the Conference of Actuaries in Public Practice and the Casualty Actuarial Society; recognized actuarial textbooks; and regulations of the National Association of Insurance Commissioners and of State Insurance Departments. The Study Notes for candidates for membership in the Society of Actuaries are also valuable parts of the literature, but it should be kept in mind that the Study Notes are intended primarily to teach basic principles rather than to specify operating instructions. The actuary's judgment in developing the standards for the actuarial computation must take into account the

specific characteristics of the policies with respect to which the actuary is expressing an opinion.

5. A significant element in the examination of actuarial assumptions and methods is a consideration of the policy and contract provisions affecting the reserves or other actuarial items which ought to be established. The following is a list of examples—not intended to be complete—of policy provisions which should be considered: the contractual treatment of fractional premiums paid beyond the date of death; interest guarantees under premium or retirement deposit funds; conversion rights under renewable and convertible term policies; rate guarantees under optional settlement provisions; extended benefits under Group policies; and maternity benefits.
6. The actuary should also check the valuation requirements of the state of domicile of the company on whose reserves he or she is expressing an opinion. The actuary should be aware of the prescribed valuation procedures; the minimum reserve basis and valuation method applicable to each policy series (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 un-matured 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 Actuaries, 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 reserves . . .", 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 influenced 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.

PENSION PLAN RECOMMENDATIONS AND INTERPRETATIONS

A. CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS	
SECTION 1. General	351
SECTION 2. Definition of Actuarial Present Value	352
SECTION 3. Purposes of Actuarial Present Values	353
SECTION 4. Calculation of Actuarial Present Values to Determine Cost and Benefit Recommendations	355
SECTION 5. Calculation of Actuarial Present Values to Determine Adequacy of Available Assets	357
SECTION 6. Actuarial Assumptions	360
SECTION 7. Data Employed	361
SECTION 8. Valuation of Assets for Actuarial Purposes	361
SECTION 9. Approximations	362
SECTION 10. Relationship With Other Professions	362
B. RECOGNITION OF INFLATION IN THE CALCULATION OF ACTUARIAL PRESENT VALUES UNDER PENSION PLANS	
SECTION 1. Introduction	363
SECTION 2. Scope	363
SECTION 3. Definition of Inflation	364
SECTION 4. The Effect of Inflation on Actuarial Assumptions	365
SECTION 5. Predictability of Inflation	367
SECTION 6. Recommendations	368
SECTION 7. Transitional Recommendations	368
INTERPRETATION 1: Interpretation of Recommendations Concerning the Calculation of the Actuarial Present Value of Vested Benefits	
	369
INTERPRETATION 2: Interpretation of Recommendations Concerning the Calculation of the Actuarial Present Value of Accrued Benefits Under an Active Plan	
	371

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	xxx	xxx
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 \$75 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

*CASUALTY ACTUARIAL SOCIETY**

Officers:

President	RUTH E. SALZMANN
President-Elect	W. JAMES MACGINNITIE
Vice President	JEROME A. SCHEIBL
Secretary	DAVID P. FLYNN
Treasurer	WALTER J. FITZGIBBON, JR.

One Penn Plaza
250 W. 34th Street, New York, N.Y. 10001
Phone (212) 560-1018-19

Meetings in 1979:

MAY 20-22	Broadmoor, Colorado Springs
NOVEMBER 14-16	Orlando-Hyatt House, Orlando

*CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE**

Officers:

President	LAWRENCE MITCHELL
President-Elect	DAVID M. READE
Vice Presidents	CHARLES M. BEARDSLEY LAURENCE E. COWARD EDWARD H. FRIEND NORMAN B. GESNER
Secretary	WILLIAM A. FERGUSON
Treasurer	JOHN HANSON

208 South LaSalle Street, Chicago, Ill. 60604
Phone (312) 782-8683

Meetings in 1979:

OCTOBER 8-10	Washington Plaza Hotel, Seattle
--------------	---------------------------------

*FRATERNAL ACTUARIAL ASSOCIATION**

Officers:

President	BARTLEY L. MUNSON
Vice-President	DANIEL D. MACKEN
Secretary	ROLPH RUNNING
Treasurer	JOHN D. BALLARD

c/o Lutheran Brotherhood, 701 Second Ave. S., Minneapolis, Minn. 55402
Phone (612) 340-7000

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

Meetings in 1979:

MONDAY, OCTOBER 1 Stouffer's Riverfront Towers, St. Louis

*SOCIETY OF ACTUARIES***Officers:*

President	E. PAUL BARNHART
President-Elect	JULIUS VOGEL
Vice Presidents	PRESTON C. BASSETT
	ARDIAN C. GILL
	BARBARA J. LAUTZENHEISER
	ROBIN B. LECKIE
Secretary	MYLES M. GRAY
Treasurer	L. BLAKE FEWSTER

208 South LaSalle Street, Chicago, Ill. 60604
Phone (312) 236-3833

Meetings in 1979:

APRIL 2-3	New Orleans Hilton, New Orleans
MAY 24-25	Crown Center, Kansas City
JUNE 7-8	Banff Springs, Banff
OCTOBER 22-24	Americana, Bal Harbour

*CANADIAN INSTITUTE OF ACTUARIES**Officers:*

President	THOMAS R. SUTTIE
President-Elect	JOHN T. BIRKENSHAW
Secretary	YVAN G. POULIOT
Treasurer	FRASER M. SMITH

99 Bank Street, Suite 646, Ottawa, Ontario K1P 6B9
Phone (613) 234-9552

Meetings in 1979:

MARCH 12-13	Hotel Toronto, Toronto
JUNE 4-5	Four Seasons, Vancouver
NOVEMBER 19-20	Hotel Chateau Champlain, Montreal

*INTERNATIONAL ACTUARIAL ASSOCIATION**United States Officers:*

Vice-President	LEROY SIMON
----------------	-------------

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

Secretary and National
Correspondent - U.S.
Section

JOHN C. WOODY

North American Reassurance Co.
245 Park Avenue, New York, N.Y. 10017
Phone (212) 949-6091

Council

JOHN C. ANGLE
PRESTON C. BASSETT
LOUIS GARFIN
CHARLES B. H. WATSON

Next Meeting:
1980

Lausanne/Zurich, Switzerland

*INTERNATIONAL ASSOCIATION OF
CONSULTING ACTUARIES*

Officers:

Chairman	M. DAVID R. BROWN
Vice-Chairman	THEO SCHAEZLE
Secretary-Treasurer	EVAN INNES

Towers, Perrin, Forster & Crosby, Inc.
600 Third Ave., New York, N.Y. 10016
Phone (212) 661-5080

Next Meeting:

JUNE 10-15, 1980

Vienna

ACTUARIAL CLUBS*

ATLANTA ACTUARIAL CLUB

HAROLD R. SHERRY, *President*

RONALD E. BACHMAN, *Secretary-Treasurer*
(Life of Georgia, Atlanta, Ga. 30308)

BALTIMORE ACTUARIES CLUB

DAVID S. SACHS, *Secretary*

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

ACTUARIES CLUB OF BOSTON

MICHAEL J. COWELL, *President*

MARSHALL LYKINS, *Secretary*

(New England Life Ins. Co., Boston, Mass. 02108)

CHICAGO ACTUARIAL CLUB

PATRICK J. O'REILLY, *President*

SAM GUTTERMAN, *Secretary-Treasurer*

(CNA Insurance, Chicago, Ill. 60685)

COLUMBUS ACTUARIAL CLUB

G. DAVID SODERQUIST, *President*

CHARLES D. WEAVER, *Secretary-Treasurer*

(Nationwide Life Ins. Co., Columbus, Ohio 43216)

DENVER ACTUARIAL CLUB

WAYNE BIDELMAN, *President*

GORDON SCOTT, *Secretary-Treasurer*

(Western Farm Bureau Life Ins. Co., Denver, Colo. 80217)

ACTUARIES CLUB OF DES MOINES

HAROLD J. REED, *President*

J. ROBERT HOPSON, *Secretary*

(Towers, Perrin, Forster & Crosby, Des Moines, Iowa 50319)

ACTUARIES CLUB OF HARTFORD

WILLIAM H. STRONG, *President*

ALBERT E. EASTON, *Secretary*

(Berkshire Life Ins. Co., Pittsfield, Mass. 01201)

ACTUARIES CLUB OF INDIANA, KENTUCKY, AND OHIO (TRI-STATE)

RUSSELL LINE, *President*

JEANNE M. HOOSHAGEN, *Secretary-Treasurer*

(38 No. Pennsylvania St., Indianapolis, Ind. 46204)

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

ACTUARIAL CLUB OF INDIANAPOLIS

STEPHEN E. KRAABEL, *President*JEANNE M. HOOSHAGEN, *Secretary-Treasurer*

(38 No. Pennsylvania St., Indianapolis, Ind. 46204)

KANSAS CITY ACTUARIES CLUB

TAM LONERGAN, *President*DALE R. OLDHAM, *Secretary-Treasurer*

(National Reserve Life Ins. Co., Topeka, Kan. 66601)

LITTLE ROCK ACTUARIAL CLUB

DANIEL MARTIN, JR., *President*REX L. CRITZER, *Secretary-Treasurer*

(National Investors Life Ins. Co., Little Rock, Ark. 72203)

LONDON ACTUARIAL CLUB

ALLAN S. EDWARDS, *Chairman*EDWARD C. HOUGHTON, *Secretary*

(London Life Ins. Co., London, Ont. N6A 4K1)

LOS ANGELES ACTUARIAL CLUB

THOMAS C. SUTTON, *President*HAROLD SINGH, *Secretary*

(Occidental Life Ins. Co., Los Angeles, Cal. 90051)

MICHIGAN ACTUARIAL SOCIETY

PATRICIA BURRIS, *President*ALAN SONNANSTINE, *Secretary*

(Gabriel, Roeder, Smith & Co., Detroit, Mich. 48226)

MIDDLE ATLANTIC ACTUARIAL CLUB

RIAN M. YAFFE, *President*WILL R. BAGWELL, *Secretary-Treasurer*

(Southern Life Ins. Co., Greensboro, N. C. 27420)

MIDWESTERN ACTUARIAL FORUM

RICHARD BILL, *President*ELTON STEPHENSON, *Secretary/Treasurer*

(Allstate Ins. Co., Northbrook, Ill. 60062)

ACTUARIES CLUB OF MONTREAL

M. ALEXANDER C. M. ROBERTSON, *President*DENIS LEGENDRE, *Secretary-Treasurer*

(Pouliot Guerard & Associates, Inc., Montreal, Que. H3B 1C6)

NASHVILLE ACTUARIAL CLUB

JOHN W. BRUMBACH, *President*

STAN C. SAMPLES, *Secretary-Treasurer*

(The National Life & Accident Ins. Co., Nashville, Tenn. 37250)

NEBRASKA ACTUARIES CLUB

DENIS J. SULLIVAN, *President*

RICHARD W. VAUTRAVERS, *Secretary-Treasurer*

(Bankers Life Nebraska, Lincoln, Neb. 68501)

CASUALTY ACTUARIES OF NEW ENGLAND

JAMES E. SCHEID, *President*

THOMAS M. HERMES, *Secretary-Treasurer*

(Portermain, Richards & Davis, Inc., South Windsor, Conn. 06074)

ACTUARIES CLUB OF NEW YORK

SUE W. OGDEN, *President*

MICHAEL R. GREENSTEIN, *Secretary*

(Metropolitan Life Ins. Co., New York, N.Y. 10010)

CASUALTY ACTUARIES OF NEW YORK

PHILLIP N. BEN-ZVI, *President*

PHILIP D. MILLER, *Secretary-Treasurer*

(Insurance Services Office, New York, N. Y. 10048)

ACTUARIAL CLUB OF THE PACIFIC STATES

WILLIAM DAVID SMITH, *President*

DAVID S. ANDEREGG, *Secretary-Treasurer*

(The Zischke Organization, Inc., San Francisco, Cal. 94104)

ACTUARIES CLUB OF PHILADELPHIA

DAVID L. HEWITT, *President*

DONALD R. FLEISCHER, *Secretary-Treasurer*

(Towers, Perrin, Forster & Crosby, Philadelphia, Penn. 19103)

CASUALTY ACTUARIES OF THE MID ATLANTIC REGION

WARREN P. COOPER, *President*

JOHN A. W. TRIST, *Secretary-Treasurer*

(Insurance Co. of North America, Philadelphia, Pa. 19101)

PITTSBURGH ACTUARIAL CLUB

WALTER C. WOODWARD, *President*

JAMES E. SZUREK, *Secretary-Treasurer*

(William M. Mercer, Inc., Pittsburgh, Penn. 15219)

PORTLAND ACTUARIAL CLUB

DENNIS BARRY, *President*CHRIS GEORGE, *Secretary*

(P.H.A. Life Ins. Co., Portland, Ore. 97205)

LE CLUB DES ACTUAIRES DE QUEBEC

JACQUES CLOUTIER, *President*MICHELINE DIONNE, *Secretary*(La Mutuelle-Vie des Fonctionnaires du Quebec,
Quebec, Que. G1R 2G5)

ST. LOUIS ACTUARIES CLUB

MARTIN J. ZIGLER, *President*SUZANNE LELAURIN, *Secretary-Treasurer*

(General American Life Ins. Co., St. Louis, Mo. 63166)

SAN FRANCISCO ACTUARIAL CLUB

BETTY BERNI, *President*JAMES A. KENNEY, *Secretary/Treasurer*

(Coates & Crawford, Inc., San Francisco, Cal. 94104)

SEATTLE ACTUARIAL CLUB

FREDERIC T. LHAMON, *President*DAVID H. CHAN, *Secretary*

(3725 N. E. 153rd, Seattle, Wash. 98155)

SOUTH FLORIDA ACTUARIAL CLUB

DOUGLAS MENKES, *President*GEORGE JAHN, *Secretary*

(Independent Pension Services, Inc., Miami, Fla. 33133)

SOUTHEASTERN ACTUARIES CLUB

SHERRILL G. HALL, *President*CHARLIE T. WHITLEY, *Secretary-Treasurer*

(Integon Life Ins. Corp., Winston-Salem, N.C. 27102)

SOUTHERN CALIFORNIA CASUALTY ACTUARIES CLUB

DAVID R. BICKERSTAFF, *President*ROBERT J. FINGER, *Secretary-Treasurer*

(Consulting Casualty Actuaries, Inc., Los Angeles, Cal. 90025)

ACTUARIES CLUB OF THE SOUTHWEST

BOB J. BOLIN, *President*STEPHEN D. BICKEL, *Secretary-Treasurer*

(American General Life Ins. Co., Houston, Tex. 77001)

ACTUARIES CLUB OF TORONTO

E. JOHN WOOLSEY, *President*

RICHARD T. MILES, *Secretary*

(Canada Life Assur. Co., Toronto, Ont. M5G 1R8)

TWIN CITIES ACTUARIAL CLUB

JAMES E. JOHNSON, *Chairman*

BRUCE J. NICHOLSON, *Secretary-Treasurer*

(Ministers Life & Casualty Union, Minneapolis, Minn. 55416)

WATERLOO ACTUARIES CLUB

ROBERT L. BROWN, *Secretary*

(University of Waterloo, Waterloo, Ont. N2L 3G1)

ACTUARIES CLUB OF WINNIPEG

DAVID SHANTZ, *President*

G. O. STIBBARD, *Secretary-Treasurer*

(The Citadel Life Assur. Co., Winnipeg, Man. R3C 0T7)

WINSTON-SALEM ACTUARIAL CLUB

CHARLES M. BEARDSLEY, *Executive Director*

(Booke & Co., Winston-Salem, N.C. 27102)

WISCONSIN ACTUARIES CLUB

ROBERT D. SHAPIRO, *President*

WILLIAM C. CUTLIP, *Secretary-Treasurer*

(CUNA Mutual Insurance Society, Madison, Wis. 53701)

PUBLICATIONS OF THE ACADEMY

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

YEAR BOOK. \$20.00.

JOURNAL. (\$4.00 ea. 1975-76) (\$10.00 ea. 1977-78)

NEWSLETTER. No charge.

ENROLLED ACTUARIES REPORT. No charge.