



AMERICAN ACADEMY of ACTUARIES

John Cookson, F.S.A., M.A.A.A., is a principal with the Philadelphia office of Milliman, Inc., having joined the firm in 1973. He is an expert in all aspects of group health insurance and statistical methods for solving actuarial problems. He has substantial experience in statistical trend forecasting, dental insurance, stop loss and risk analysis. John is responsible for and editor of Milliman's Health Cost Index Report. He is also the primary developer of the Hospital Efficiency Index, which statistically measures the performance of hospitals in managing their inpatient admissions, and the relative levels of their charge structures.

John has also dealt extensively with clients' market strategy problems. John has advised Blue Cross and Blue Shield plans, commercial insurers, HMOs, PPOs and large self-insured employers. John has also worked with risk adjusters with Medicare/Medicaid and commercial programs. Recent research and projects include evaluating hospital efficiency and reimbursement levels. John has experience working with large self-funded employers in areas such as strategic planning, benefit design and pricing, IBNR, financial forecasting, establishment of contingency reserves and catastrophic claims analysis.

John has published numerous articles and is a frequent speaker on a broad range of insurance topics. He is the publisher of the *Health Cost Index*, a quarterly subscription report on health cost trends used by a number of insurers to project health care trends. He also developed the *Hospital Efficiency Index*, a method for evaluating the efficiency of hospital utilization and reimbursement levels. He was also responsible for the initial development of *Milliman's Dental Cost Guidelines and Aggregate Stop Loss Net Claim Cost Guidelines*. John is the author and co-author of two chapters of *Group Insurance – "Underwriting Gain and Loss Cycles"* and "Medical Claim Cost Trend Analysis."

John is a member and past chairman of the Health Section Council and a Member of the Health Benefits Systems Practice Advancement Committee of the Society of Actuaries. He holds a bachelor of arts degree in mathematics from LaSalle University. He is a fellow in the Society of Actuaries and a Member of the American Academy of Actuaries.

Lisa Tourville, A.S.A., M.A.A.A., is a principal with Reden & Anders, Ltd. in Minneapolis, MN. She assists a broad range of diverse clients in gaining a better understanding of historical and future medical expense trends, and in developing techniques to mitigate their unfavorable impacts. Her current responsibilities include monitoring and forecasting price, utilization and intensity trends, and developing comprehensive models of the impact of macroeconomic and environmental factors – such as biotechnical R&D, consumer demand, and legislative and regulatory changes – on future utilization and expense patterns. She works closely with a variety of functional areas within organizations to implement corporate trend mitigation initiatives and ensure that their impact is properly reflected in business plans.

Tourville holds a bachelor of mathematics degree from the University of Minnesota's Institute of Technology. She is an associate of the Society of Actuaries and a member of the American Academy of Actuaries. She served on the American Academy of Actuaries Terrorism/Extreme Events Work Group and co-wrote the Academy monograph *Group and Health Coverage in the Wake of September 11th*.

A strong believer that managerial and business competencies are necessary to complement an actuary's technical abilities, Tourville was instrumental in establishing the Society of Actuaries Section on Management and Personal Development. She served as the section's chair from November 1999 through November 2000.

Tourville has met with members of the Congressional Budget Office to discuss emerging health care issues and is a frequent speaker at actuarial conferences, health research meetings and health care symposia.