AMERICAN ACADEMY of ACTUARIES

1972 Year Book



PUBLISHED BY THE ACADEMY 208 SOUTH LA SALLE STREET CHICAGO, ILLINOIS JANUARY 1, 1972

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PUBLISHED BY THE ACADEMY 208 SOUTH LA SALLE STREET CHICAGO, ILLINOIS 60604 JANUARY 1, 1972 MANUFACTURED FOR THE ACADEMY IN THE PRINTING DEPARTMENT OF THE UNIVERSITY OF CHICAGO, CHICAGO, ILLINOIS

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HISTORICAL BACKGROUND

The American Academy of Actuaries was organized as an unincorporated association on October 25, 1965, as a single body to represent the whole of the actuarial profession in the United States of America. In the spring of 1966, when it was determined that a federal charter might not be obtained and in any event it would be long delayed, the Academy was dissolved as an unincorporated association and on April 29, 1966, became a corporation organized under the Illinois General Not For Profit Corporation Act.

The work of the actuary in the fields of pension funds and other forms of employee benefits and in the fields of life, health, and property and casualty insurance has assumed a position of considerable public importance, and it is essential that all persons who hold themselves out to be actuaries are qualified to perform their duties in a fully competent manner and in the public interest.

The seemingly obvious need for legal recognition for actuaries had been discussed from time to time, but it was not until the late 1950's that there was organized activity to obtain such recognition. It soon became clear that, despite the fact that most of the practicing actuaries in the United States belong to one or more of the four actuarial societies (namely, the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries), not one of these could speak for the whole profession.

Further, there were some fully qualified actuaries who were not members of any one of these bodies. After full discussion between representatives of the four existing organizations, it was decided that the proper vehicle for the approach to professional recognition must be a new body embracing all existing qualified actuaries practicing in the United States. This decision was approved by the governing boards and members of the four organizations, and, as a result, the Academy of Actuaries was formed. The organization of the Academy was the first step toward accreditation of actuaries and the official recognition of the profession. The Bylaws of the Academy lay down requirements of both competence and conduct for the members.

The establishing of the American Academy of Actuaries was not accomplished without a great deal of work by many individuals, both inside and outside the actuarial profession, to whom all actuaries owe a debt of gratitude.

H, F. Rood
First President

BOARD OF DIRECTORS

OFFICERS:	Term Expires		
ROBERT J. MYERS, President	1971		
MORTON D. MILLER, President-Elect	1971		
HAROLD E. CURRY, Vice-President	1972		
ERNEST J MOORHEAD, Vice-President	1972		
ROBERT E. BRUCE, Vice-President	1973		
JULIUS VOGEL, Vice-President	1973		
WILLIAM A. HALVORSON, Secretary	1972		
DALE R. GUSTAFSON, Treasurer	1972		
PAST-PRESIDENTS:			
WALTER L. RUGLAND	1972		
H. Raymond Strong	1973		
ELECTED:			
Reuben I. Jacobson	1972		
Meno T. Lake	1972		
Edwin B. Lancaster	1972		
Daniel J. McNamara	1972		
Joseph Musher	1972		
ROBERT H. TAYLOR	1972		
John H. Biggs	1973		
W. HAROLD BITTFL	1973		
THOMAS P. BOWLES, JR	1973		
Louis Garfin	1973		
RICHARD L JOHE	1973		
Fredfrick P. Sloat	1973		
EDWIN F. BOYNTON	1974		
M Stanley Hughey	1974		
Kenneth H Ross	1974		
HENRY F. SCHEIG	1974		
CHARLES L. TROWBRIDGE	1974		
ROBERT C. WINTERS	1974		

OFFICE OF THE ACADEMY

Executive Director: CHARLES B. H. WATSON

Communications: Communications should be addressed to

American Academy of Actuaries, 208 South La Salle Street

CHICAGO, ILLINOIS 60604 Phone: 312-236-3833

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 lesser importance and makes recommendations to the Board in urgent or important matters.

THE PRESIDENT, Chairman THE FOUR VICE-PRESIDENTS

THE PRESIDENT-ELECT THE SECRETARY
THE IMMEDIATE PAST-PRESIDENT THE TREASURER

COMMITTEE ON ACCREDITATION

The function of this Committee is to review all questions relating to the professional status of the actuary other than those relating to professional conduct. To this end, the Committee is authorized to keep in touch with both federal and state regulatory authorities and to recommend steps to be taken for the accreditation of the actuary.

ANDREW C. WEBSTER, Chairman

THOMAS P. BOWLES, JR. ERNEST J. MOORHEAD

EDWIN F. BOYNTON ALBERT PIKE

DONALD F. CAMPBELL WALTER L. RUGLAND
DANIEL I. MCNAMARA JOHN H. WILLIAMS

WENDELL MILLIMAN

RICHARD J. CONGLETON, Counsel WILLIAM F. MULLIN, Counsel

SUBCOMMITTEES

ON NATIONAL REGULATIONS

EDWIN F. BOYNTON, Chairman IAN M. CHARLTON EDWARD H. FRIEND IOSEPH MUSHER

ROBERT J. MYERS

ON PUBLIC EMPLOYEE RETIREMENT SYSTEMS

DONALD F. CAMPBELL, Chairman

THOMAS P. BLEAKNEY
ROBERT D. DRISKO
HUGH GILLESPIE
WILLIAM E. GROVES
STEPHEN G. KELLISON
RICHARD G. ROFDER
SAMUEL ROSENBLOOM

KENNETH H. Ross

DIDLIC EMBLOYEE

FOR MIDDLE EASTERN STATES

Kentucky, North Carolina, Tennessee, Virginia, West Virginia Ernest J. Moorhead, Chairman

FOR NORTH CENTRAL STATES

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

WALTER L. RUGLAND, Chairman

FOR NORTHEASTERN STATES

Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont

JAMES H. HUNT, Chairman

FOR SOUTHERN AND SOUTH CENTRAL STATES

Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Texas

THOMAS P. BOWLES, JR., Chairman

FOR WESTERN STATES

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

WENDELL MILLIMAN, Chairman

STATE REPRESENTATIVES

STATE	STATE REGULATIONS	RETIREMENT SYSTEMS
Alabama	James A Livingston, Jr	Hi gii Gillespie
Alaska	*	THOMAS P BLEAKNEY
Arizona	Gerald T Koger	ROBERT D DRISKO
Arkansas	RUSSELL L KING	Richard G Roeder
California	Meno T. Lake	Robert D Drisko
Colorado	RICHARD G HORN	Richard G. Roeder
Connecticut	JAMES G STEWART	DONALD F CAMPBELL
Delaware	Albert H. Kretschmer, Jr	Kenneth H Ross
District of Columbia	DWIGHT K BARTLETT III	THOMAS P. BLEAKNEY
Florida	LAWRENCE J GIBNEY	Sami el Rosenbloom

^{*} Representative not yet designated, for information consult the Area Chairman.

STATE REPRESENTATIVES-Continued

PUBLIC EMPLOYEE

C.T. A. T.T.	COLOR DECITIONS NO	RETIREMENT
STATE	STATE REGULATIONS	SYSTEMS
Georgia	PAUL W MOORE	STEPHEN G KELLISON
Hawaii	*	ROBERT D DRISKO
Idaho	*	THOMAS P BLEAKNEY
Illinois	DALE R GUSTAFSON	DONALD F CAMPBELL
Indiana	PETER C SPOOLSTRA	RICHARD G ROEDER
Iowa	JAMES W KEMBLE	THOMAS P BLEAKNEY
Kansas	*	Samuel Rosenbloom
Kentucky	DAVID C DAULTON	Kenneth H, Ross
Louisiana	JOHN K ROBERTS	WILLIAM E. GROVES
Maine	LEROY T WATKINS	DONALD F CAMPBELL
Maryland	DWIGHT K. BARTLETT, III	HUCH GILLESPIE
Massachusetts	Frank S Irish	DONALD F. CAMPBELL
Michigan	RALPH E. OLSON	RICHARD G ROEDER
Minnesota	JOHN H FLITTIE	THOMAS P BLEAKNEY
Mississippi	LEONARD R CARGILL, JR	WILLIAM E GROVES
Missouri	JOHN H BIGGS	SAMUEL ROSENBLOOM
Montana	*	THOMAS P BLEAKNEY
Nebraska	JOHN C ANGLE	STEPHEN G KELLISON
Nevada	*	ROBERT D DRISKO
New Hampshire	LRROY T. WATKINS	HUGH GILLESPIE
New Jersey	DONALD C PAILLER	HUGH GILLESPIE
New Mexico	*	RICHARD G. ROEDER
New York	Andrew C. Webster	DONALD F CAMPBELL
North Carolina	JAMES G WOOLERY	HUGH GILLESPIE
North Dakota	WILLIAM R BURNS	STEPHEN G KELLISON
Ohio	PAUL E MARTIN	Kenneth H Ross
Oklahoma	G Y. KEETCH	SAMUEL ROSENBLOOM
Oregon	Јони Е Ноок	Robert D Drisko
Pennsylvania	CHARLES E RICKARDS	Kenneth H Ross
Rhode Island	CHARLES A. SMITH	DONALD F CAMPBELL
South Carolina	CLINT E EDWARDS	HUGH GILLESPIE
South Dakota	George V Stennes	RICHARD G ROEDER
Tennessee	H CAREY HANLIN, JR	Hugh Gillespie
Texas	THOMAS T CHAMBERLAIN	KENNETH H. Ross
Utah	ARTHUR O DUMMER	ROBERT D DRISKO
Vermont	JOHN H HARDING	Hugh Gillespie
Virginia	HARVEY H. CONKLIN	Kenneth H Ross
Washington	JAMES I DAVIDSON	THOMAS P. BLEAKNEY
West Virginia	*	RICHARD G ROEDER
Wisconsin	WILLIAM A HALVORSON	SAMUEL ROSENBLOOM
Wyoming	*	ROBERT D. DRISKO

^{*} Representative not yet designated; for information consult the Area Chairman.

ADMISSIONS COMMITTEE

The function of this Committee is to review all applications for admission to the Academy and to make recommendations to the Board of Directors as to their approval. Such recommendations are based on satisfactory evidence of the educational and experience requirements set forth in the Bylaws of the Academy

RICHARD L. JOHE, Chairman REUBEN I. JACOBSON, Vice-Chairman

JOHN K. DYER, JR. M. CURTIS SCHIMPFF Julius Vogel

COMMITTEE ON EDUCATION AND EXAMINATION

This Committee is responsible for administration of examinations given to applicants for admission to the Academy.

GEORGE D. MORISON, Chairman

EDWARD D. BROWN, JR.

WILLIAM A. SPARE ROBERT H. TAYLOR

GEOFFREY CROFTS

CHAIRMAN, ADMISSIONS COMMITTEE

COMMITTEE ON FINANCIAL REPORTING PRINCIPLES

The function of this Committee is to develop the actuarial considerations applicable to the financial reporting of life insurance companies, how these should apply in practice, and the permissible ranges of variation, where appropriate.

GEORGE H. DAVIS, Chairman

SAMUEL P. ADAMS

W. HAROLD BITTEL

GARY E. CORBETT

JOSEPH C. SIBIGTROTH

JARVIS FARLEY

LOUIS GARFIN

DALE R. GUSTAFSON

RICHARD G. HORN

MICHAEL B. HUTCHISON

PAUL M. OTTESON

SAMUEL H. TURNER

GEORGE VAN FLEET

ROBERT C. WINTERS

JACK E. WOOD

COMMITTEE ON INVESTMENTS

This Committee evaluates the investment policy of the Academy and recommends changes to the Board of Directors. It also interprets investment policy and advises the Treasurer in the management of the Academy's investments.

DALE R. GUSTAFSON, Chairman

ROBERT E. BRUCE

JAMES E. GILLESPIE

NOMINATING COMMITTEE

This Committee is responsible for nominating a slate of candidates for the Board of Directors, to be presented to the Annual Meeting of the Academy at the election held then. The Committee is also responsible for nominating a slate of candidates for the various Officer positions (and for any other positions specified in the Bylaws), to be presented at the Annual Meeting of the Board of Directors.

THE PENULTIMATE PAST-PRESIDENT, Chairman THE IMMEDIATE PAST-PRESIDENT, Vice-Chairman

JOHN H. BIGGS FRANK L. GRIFFIN, JR. EDWARD D. BROWN, JR. RICHARD L. JOHE

HAROLD E. CURRY EDWARD A. LEW

Louis Garfin

PROFESSIONAL CONDUCT COMMITTEE

This Committee has primary responsibility for drafting guides to professional conduct and, in the light of experience and continuous review, to recommend any necessary revision or elimination of particular guides or the adoption of new guides. The Committee answers any inquiries with respect to professional conduct of actuaries of the Academy, whether of a general nature or with respect to specific situations

JOSEPH MUSHER, Chairman

MARY HARDIMAN ADAMS

JOHN D. BALLARD

KENNETH H. ROSS

WILLIAM J. HAZAM

E. SYDNEY JACKSON

CHARLES D. WILLIAMS, III

PUBLIC RELATIONS COMMITTEE

The function of this Committee is to give the public a better understanding of the work of the actuary and the need for governmental accreditation or other recognition of actuaries. The Committee, in cooperation with similar committees of other American actuarial bodies, has the functions of promoting interest in the actuarial profession among students and of maintaining liaison and co-operation between the Academy and organizations which may be helpful in developing future actuaries.

PAUL H. JACKSON, Chairman

JAMES R. BERQUIST ROBERT B. GOODE

COMMITTEE ON REVIEW AND EVALUATION

This Committee is responsible, through a continuing review and evaluation of all applicable data and procedures, for determining that the education and examination requirements of the Bylaws are met

PAUL T. ROTTER, Chairman

Robert E. Bruce

HENRY F. SCHEIG

WILLIAM J. HAZAM

JOINT COMMITTEES

JOINT ACTUARIAL COMMITTEE ON FINANCIAL REPORTING

The function of this Joint Committee is to work with the ALC-LIAA Joint Committee on Financial Reporting Principles and with representatives of the American Institute of Certified Public Accountants in exploring the application of accounting principles to life insurance companies and the role of the actuary in life insurance financial reporting.

RICHARD G. HORN, Chairman GARY E. CORBETT, Vice-Chairman ROBERT L. LINDSAY, Secretary

AMERICAN ACADEMY OF ACTUARIES

W. HAROLD BITTEL RICHARD G. HORN FREDERICK S. TOWNSEND, JR.

CANADIAN INSTITUTE OF ACTUARIES

N. Douglas Campbell H. Edward Harland Michael Rosenfelder

CASUALTY ACTUARIAL SOCIETY

RUTH E. SALZMANN

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE

RALPH H. NILES ROBERT H. TAYLOR SAMUEL H. TURNER

SOCIETY OF ACTUARIES

GARY E. CORBETT ROBERT L. LINDSAY ROBERT C. WINTERS

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

This Joint Committee is composed of three representatives from each of the six recognized professional organizations in the United States and Canada. The function of this Committee is to conduct a continuing review of policy matters relating to the education and examination of actuaries and, after studying such matters, to make appropriate recommendations to the governing bodies of the organizations represented on this Committee.

AMERICAN ACADEMY OF ACTUARIES

PAUL T. ROTTER ROBERT H. TAYLOR JULIUS VOGEL

CANADIAN INSTITUTE OF ACTUARIES

L, Blake Fewster John C. Maynard Louis Robert

CASUALTY ACTUARIAL SOCIETY

M. STANLEY HUGHEY RICHARD L. JOHE W. JAMES MACGINNITIE

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE

CARL H. FISCHER WENDELL MILLIMAN M. CURTIS SCHIMPFF

FRATERNAL ACTUARIAL ASSOCIATION

ROBERT E. BRUCE LUTHER O. FORDE WILSON W. NAGGS

SOCIETY OF ACTUARIES

E. SYDNEY JACKSON WILLIAM A. SPARE BERT A. WINTER

SPECIAL COMMITTEES

COMMITTEE TO STUDY CERTIFICATION PROBLEMS FOR SMALL PENSION PLANS

The function of this Committee is to study the problems arising if certification of pension plans by qualified actuaries or the filing of actuarial reports is required by law (as it would be under several pending legislative proposals), especially as this would relate to the many small private pension plans.

WALTER L. GRACE, Chairman

ORVILLE C. BEATTIE FRANK L. GRIFFIN, JR.
LYND T. BLATCHFORD MAYNARD I. KAGEN
CARL I. DUNCAN RICHARD V. MINCK

PAST OFFICERS

1965-66

President HENRY F ROOD President-Elect THOMAS E. MURRIN Vice-Presidents

FRANK J. GADIENT

LAURENCE H LONGLEY-COOK

JOHN H. MILLER H. RAYMOND STRONG GEORGE M. BRYCE

Secretary ROBERT E BRUCE Treasurer

1966-67

President THOMAS E. MURRIN President-Elect JOHN H. MILLER Vice-Presidents FRANK | GADIENT

LAURENCE H LONGLEY-COOK

H RAYMOND STRONG Andrew C. Webster

NORTON E MASTERSON Secretary ROBERT E BRUCE Treasurer

1967-68

President JOHN H MILIER President-Elect WENDELI MILLIMAN EDWARD D BROWN, IR Vice-Presidents

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1968-69

Wendell Milliman President

WALTER L RUGLAND President-Elect EDWARD D BROWN, IR Vice-Presidents WILLIAM] LESLIE,]R

PAUL T ROTTER HAROLD W SCHLOSS

NORION E MASTERSON Secretary Treasurer

ROBERT E BRUCE

Treasurer

1969-70

President Walter L. Rugland
President-Elect H. Raymond Strong
Vice-Presidents Paul T. Rotter
Harold W. Schloss
Donald F. Campbell
Robert J. Myers

Secretary Norton E. Masterson Treasurer Robert E Bruce

1970-71

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President-Elect ROBERT J MYERS
Vice-Presidents Donald F. Campbell
John K. Dyer
Harold E Curry
Morton D Miller
Secretary William A. Halvorson

NEXT ANNUAL MEETING

ROBERT E BRUCE

OCTOBER 23, 1972 AMERICANA HOTEL BAL HARBOUR, FLORIDA

MEMBERS

DECEMBER 31, 1971

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

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

* Dinotes charter member of the American Academy of Actuaries.

1 NPOLLED

- 1965 *Abbot, Quincy S , Γ S A , Director, Tav Dept , Connecticut General Life Ins Co , Hartford, Conn 06115
- 1966 ABBOTT, VARNUM J., JR, F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 ABRAMS, SIDNEY L, A S A, Vice-President and Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St, San Francisco, Calif. 94108
- 1967 ABRAMSON, STEVEN J., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *Adams, J. Ross, F.S.A., F.C.A., A F.A.A., 3845 Dudley St., Wheat Ridge, Colo 80033
- 1965 *Adams, Mary Hardiman (Mrs.), A.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *Adams, Samuel P, FSA, Vice-President, Secretary, and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *ADAMS, WARREN R, ΓSA, Associate Professor and Assistant Dean, College of Business, Drake University, Des Moines, Iowa 50311
- 1971 Addiego, James P., A.S.A., Actuarial Assistant, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19139
- 1970 ADLER, MARTIN, F.C.A.S., Assistant Vice-President and Associate Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
- 1966 AFFLECK, ALIAN D., F.S.A., F.C.I.A., Executive Vice-President, M. & R. Services, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1968 Agel, John E, ASA, Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75221

FNROLLED

- 1966 AIKMAN, ROY W., A.S.A., Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan. 66208
- 1965 *AIN, SAMUEL N., F.C.A., A S.A., A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1965 *Albright, Marian R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
- 1965 *Albright, Ray D., F.S.A., Vice President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn 37402
- 1965 *Aldrich, William C , F C A.S., Associate General Counsel, Hartford Ins. Co , Hartford, Conn. 06115
- 1967 ALENIK, BERNARD, ASA, Actuarial Supervisor, Metropolitan Life Ins. Co, New York, NY 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I Λ, Vice-President and General Manager, Montreal Life Ins. Co., Montreal 111, Quebec
- 1965 *ALEXANDER, LEE M., F.C A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1971 ALEXANDER, ROBERT A., JR., A.S.A., Manager, Group Joint and Reinsured Underwriting Dept., Occidental Life Ins. Co. of California, I os Angeles, Calif. 90054
- 1966 ALEXANDER, SILAS J., A.C.A., Vice-President—Insurance Operations, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78284
- 1965 *ALFORD, CLARENCE L., F.F.A.A., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, 90 Park Ave, New York, N.Y 10016
- 1965 *ALLAN, WILLIAM, F.S.A., Senior Vice-President, Home Life Ins. Co , New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., Senior Vice-President, Savings Bank Life Ins. Council, Boston, Mass. 02108
- 1965 *ALLEN, EDWARD S., F.C.A.S., Associate Actuary, Travelers Ins. Co , Hartford, Conn. 06115
- 1965 *ALLEN, HAROLD G., F.S.A., President, Bankers Life Co., Des Moines, Iowa 50309
- 1965 *ALLEN, HENRY G., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *ALLEN, HOWARD D., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 Allen, James F., A.S.A., Associate Actuary, College Life Ins. Co., Indianapolis, Ind. 46206
- 1965 *ALLMAN, JOHN N., F.S.A., Vice-President and Actuary, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
- 1970 Allsteadt, Waynf E, Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1966 ALLSTROM, H. WILLARD, A S.A., A C A, Vice-President and Actuary, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1966 ALPERN, LAWRENCE, A.S A., Deputy Chief Actuary, Social Security Admin, Baltimore, Md. 21235
- 1965 *ALPERT, FRANK J., F.S.A, Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *ALTMAN, KENNETH, F.S.A, Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12210
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115

- 1965 *ALVORD, MORGAN H., F.S.A., 36 Stratford Rd., West Hartford, Conn 06117
- 1966 AMLIE, WILLIAM P., A.C.A S., Assistant Actuary, Employers-Commercial Union Ins. Gr., Boston, Mass. 02107
- 1966 ANDERFGG, DAVID S, A CA, Employee Benefits, Weyerhaeuser Co., Tacoma, Wash. 98401
- 1969 Anderson, Alf H., F.S.A., Associate Actuary, Investors Syndicate Life Ins & Ann Co, Minneapolis, Minn. 55402
- 1967 ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1970 Anderson, Arthur W., A.S.A., Actuary, Johnson & Higgins, Three Center Plaza, Boston, Mass. 02108
- 1967 Anderson, Henry J., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 Anderson, Homer G, ASA., Secretary, Travelers Ins. Co, Hartford, Conn 06115
- 1965 *Anderson, James A., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., East Orange, N.J. 07019
- 1966 Anderson, James C. H., ASA, Bowles & Tillinghast, 3400 Peachtree Rd, N.E., Atlanta, Ga 30326
- 1967 Anderson, Lloyd G., Actuary, Personal Lines. Farmers Ins. Group, Los. Angeles, Calif. 90054
- 1965 *Anderson, Neil M , FS Λ , Vice-President and Actuary, National Life & Accident Ins. Co , Nashville, Tenn 37203
- 1966 ANDERSON, PHILIP D., A.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
- 1966 Anderson, Richard A., A C A, Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *Anderson, Roy R, FS.A., Group Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062
- 1966 Anderson, T. Loyal, A.S.A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098
- 1966 Andrews, Edward C, A C.A.S., 19 Avalon Rd., West Hartford, Conn 06119
- 1971 ANGELL, DONALD C., Vice-President, Borah, Disend & Angell, Inc., 715 Hospital Trust Bldg., Providence, R. I. 02903
- 1966 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St., W., Toronto 1, Ontario
- 1965 *ANGLE, JOHN C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501
- 1971 ANKER, ROBERT A, F C A, Assistant Actuary, Employers Ins. of Wausau, Wausau, Wis 54401
- 1965 *ANTLIFF, JOHN C, FSA, Second Vice-President and Group Actuary, Mutual Benefit Life Ins. Co, Newark, NJ 07101
- 1967 APONTE, JUAN B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931
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- 1965 *WINTER, BERT A, FSA., Vice-President and Actuary, Prudential Ins. Co, Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F AA, ACA, A.SA, Insurance and Business Consultant, 222-4 Jeffery Bldg, 3202 Wesleyan, Houston, Tex. 77027
- 1966 WINTERS, JACQUES M, A.S.A, Dovetail Org., Inc., 1105 Universal Marion Bldg., Jacksonville, Fla. 32202
- 1965 *WINTERS, ROBERT C., F.S A , Vice-President and Associate Actuary, Prudential Ins. Co , Newark, N.J. 07101
- 1965 *WIRTH, WILLIAM C., F S A., Vice-President, Life Ins Co of Virginia, Richmond, Va. 23209
- 1965 *WISDOM, EUGENE, F S A., Associate Professor of Actuarial Science, Univ of Texas, Austin, Tex 78712
- 1965 *WISHART, ROBERT A., A.S A., F.C.A., Chairman of the Board, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1969 WISKOWSKI, JOHN P, A.S.A., Consulting Actuary, Kwasha Lipton Inc, 429 Sylvan Ave, Englewood Cliffs, N J 07632
- 1971 WITT, RONALD EDWIN, ASA, Pension Actuary, Marsh & McLennan, Inc, One Woodward Ave., Detroit, Mich 48226
- 1966 WITTLAKE, J. CLARKE, A C.A S., Executive Vice-President, Business Men's Assur Co., Kansas City, Mo 64141
- 1971 WITTLICH, JAE L, A.S A, Assistant Actuary, Allstate Ins. Co, Northbrook, Ill. 60062
- 1971 WOBBEKING, RONALD L., F.S.A., Group Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403
- 1970 WOHLNER, ELLIS A., A.S A, Actuary, League Life Ins. Co., Detroit, Mich. 48235
- 1966 Wojcik, Edward J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601

- 1969 Wojcik, Walt J., A S A., Vice-President and Life Actuary, All American Life & Casualty Co , Chicago, Ill. 60631
- 1966 Wolf, Herbert S, M.C A., Partner, Wolfman & Moscovitch, 222 W Adams St., Chicago, Ill 60606
- 1969 WOLF, RICHARD S, F S A, Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1971 WOLFENDEN, JAMES D , A S A., Vice-President and Chief Actuary, Columbian Mutual Life Ins. Co., Binghamton, N.Y. 13902
- 1965 *WOLFMAN, MAURICE, F S A., F C A, Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill 60606
- 1965 *Wolfson, Irving S, F.S A, Vice-President, Finance, and Treasurer, Phoenix Mutual Life Ins. Co, Hartford, Conn 06115
- 1965 *WOLLMAN, MILTON H., F S.A., A F A A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1969 Wong, Dennis, A.S.A., Bayly, Martin & Fay, Inc., 3200 Wilshire Blvd., Los Angeles, Calif. 90005
- 1969 Wood, David H, FSA, Associate Actuary, American General Life Ins. Co., Houston, Texas 77001
- 1966 WOOD, J. KENNETH, JR., A.S A, Associate Actuary, Life & Casualty Ins. Co. of Tenn Nashville, Tenn. 37219
- 1965 *Wood, Jack E., FSA, FCA., Consulting Actuary, Nelson & Warren, Inc., 222 S Central Ave, St. Louis, Mo. 63105
- 1965 *Wood, John W., Jr., F.S.A., Actuary, Alexander & Alexander Inc., 225 Public Ledger Bldg., Independence Sq., Philadelphia, Pa. 19106
- 1965 *Wood, Milton J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
- 1965 *WOOD, R. NORMAN, A.S.A., F.C A, Vice-President—Actuarial, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1965 *Wooddy, John C., F.S.A., A.C.A.S., A.C.A., Senior Vice-President, North American Reassur. Co., New York, N.Y. 10017
- 1965 *Woodley, Clifford J , F S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co , Richmond, Va 23230
- 1965 *WOODMAN, HARRY A, JR, F.S A, Second Vice-President, New York Life Ins-Co., New York, N Y 10010
- 1966 WOODS, CYRIL J., F.S.A., F.C.I.A., Executive Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
- 1967 WOODS, VIRGINIA (MISS), M.C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif 94108
- 1966 WOODWORTH, JAMES H., A C A S, Assistant Secretary, Hartford Ins. Group, Hartford, Conn 06115
- 1970 WOOLERY, JAMES G., 3207 Sussex Rd, Raleigh, N.C. 27607
- 1965 *Woolery, James M., FSA, ACA.S, 3207 Sussex Rd., Raleigh, NC 27607
- 1966 WORKMAN, BRUCE L , M.C A , Milliman & Robertson, Inc , 90th & W. Dodge Rd , Omaha, Nebr 68114
- 1965 *Workman, Lewis C , F S.A , Actuarial Vice-President, Central Life Assur Co , Des Moines, Iowa 50306
- 1967 WORKS, JAMES W, Consulting Actuary, 2514 Cedar Springs, Dallas, Tex. 75201
- 1966 WORLEY, JOHN L , JR , ASA , Vice-President and Actuary, H. W Black & Assoc , Inc., Nashville, Tenn. 37220

- 1965 *WRIGHT, BYRON, F S.A , F C A.S , Consulting Actuary, P O. Box 177, Arendts-ville, Pa 17303
- 1971 WRIGHT, CARL B., F.S.A., Assistant Actuary, Union Mutual Life Ins. Co., Portland, Me. 04102
- 1967 WRIGHT, RICHARD F, M C A, Manager, Peat, Marwick, Mitchell & Co. 400 Midtown Tower, Rochester, N.Y 14604
- 1965 *WRIGHT, WILLIAM S., F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1970 WYCKOFF, JOHN F., 78 Cedar St., Newington, Conn 06111
- 1966 WYMAN, RICHARD B, A.S A, Assistant Actuary, SAFECO Ins. Group, Bellevue, Wash. 98004
- 1970 YAFFE, RIAN M, ASA, Vice-President and Actuary, Pension Planners of Baltimore, Inc., Baltimore, Md. 21201
- 1969 YAMANO, HARRY T, F S A., Consulting Actuary, Ron Stever & Co., 2999 W. Sixth St, Los Angeles, Calif. 90005
- 1966 Yanis, David, F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1969 YANKO, JOHN B, A S.A., Vice-President and Actuary, National Investors Life Ins. Co., Little Rock, Ark. 72203
- 1965 *YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass 02117
- 1965 *YARDLEY, MARY EXLEN (MISS), FSA, Associate Controller, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1968 YATES, DONALD G., F S A, Associate Actuary, Liberty National Life Ins. Co, Birmingham, Ala. 35216
- 1966 YATES, J. ARNOLD, Talcott Notch Rd , Farmington, Conn 06032
- 1965 *YEARY, PAUL D., F.S A, Associate Actuary, Western-Southern Life Ins. Co, Cincinnati, Ohio 45202
- 1967 YEN, FRANK T., A.S.A., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
- 1966 YENNER, RALPH D., Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1965 *YODER, ROBERT S, F.S.A., Executive Vice-President, Capital Holding Corp., Box 1085, Louisville, Ky 40201
- 1965 *YORK, WILLIAM S , F.S.A., Senior Vice-President, Metropolitan Life Ins. Co , New York, N Y 10010
- 1965 *YOUNG, DAVID H, JR, FS A, Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1969 YOUNG, ELIZABETH R (MRS.), A.F.A.A., 4380 Exeter Dr., Longboat Key, Sarasota, Fla. 33577
- 1966 YOUNG, FLOYD E, ASA, Teachers Retirement System, 706 Monroe St, Helena, Mont. 59601
- 1965 *YOUNG, GEORGE W , FSA , Senior Vice-President, Connecticut General Life Ins. Co , Hartford, Conn. 06115
- 1969 YOUNG, GEORGE W., JR., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass 02117
- 1965 *YOUNG, HOWARD, F.S.A., F.C.I.A., Vice-President-General Manager, League Life Ins. Co., Detroit, Mich. 48235
- 1969 YOUNG, MELVILLE J., A.S.A., Assistant Comptroller, General Reassurance Corp., Greenwich, Conn. 06830
- 1966 YOUNG, RALPH E., President, Western Life Ins. Co., St. Paul, Minn. 55102

ENPOLLED

- 1969 YOUNG, ROBERT G., A.C.A S., R. G. Young & Assoc., 1313 Catalpa, Royal Oak, Mich 48067
- 1965 *YOUNG, ROBERT V., F.S.A., Loomis & Kennedy, 1410 IBM Bldg. Seattle, Wash 98101
- 1965 *Young, Thomas J, F.S.A., Actuary, Equitable Life Ins. Co, Des Moines, Iowa 50306
- 1965 *YOUNG, THOMAS M., F.S.A., Stone, Young & Co., Consulting Actuaries, 946 Bloomfield Ave., Glen Ridge, N.J. 07028
- 1968 YOUNG, WALTER, A S.A., Associate Actuary, State of New Jersey—Dept. of Finance, Trenton, N J 08625
- 1965 *Yount, Hubert W., F.C.A.S., 33 Ocean Ave., Riviera Beach, Fla 33404
- 1965 *ZARET, FRANK, F S A., Staff Vice-President—Personal Insurance, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ZATTO, JOSEPH R, F S.A, Assistant Vice-President, Alexander & Alexander, Inc, 225 Broadway, New York, N.Y. 10007
- 1965 *ZEFFERT, MARTIN L., F S.A., Vice-President and Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *ZEIGER, EDWARD C., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1969 ZEILMAN, WILLIAM W., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1971 ZELLNER, JOHN T., American United Life Ins. Co., Indianapolis, Ind. 46206
- 1969 ZIELINSKI, RICHARD P., ASA., Vice-President, M & R Services, Inc., 914 Second Ave., Seattle, Wash 98104
- 1969 ZIOCK, RICHARD W , F S.A , Continental Assur. Co , Chicago, Ill. 60604
- 1971 ZOLLA, GERALD, A.S.A., Actuarial Assistant, U.S. Life Ins. Co., New York, N.Y. 10038
- 1966 ZORY, PETER B, A C.A S, Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1967 ZUBAY, ELI A., Vice-President for Academic Affairs, Georgia State Univ, Atlanta, Ga. 30303
- 1967 ZWILLING, PAUL R., F S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N Y. 10019

DECEASED MEMBERS

Since October 1965

DIED

ABBOTT, ELEANOR A.								
ALISTROM, HENRY W.								
AMBLER, ARTHUR B., JR								
Ashford, Stephen J.								
BARR, WALTER J						,		
BECK, KENNETH A								
BERKELEY, ERNEST T.								
BLACK, S. BRUCE								
Blackadar, W. Lloyd								
BOULTON, ALAN L								
Bratt, Neil E						4		-
BREIBY, WILLIAM								
Brown, F. Stuart								
BUCK, GEORGE B., JR.								
CARTER, EDWIN R.								
CHODORCOFF, WILLIAM								
Cima, Augustin J								
Clair, Joseph J.							_	
CLARK, DONALD G.								
Colquioun, Frederick R								
COPPLE, JAMES B , JR.								
CORTRIGHT, L. C								
CRIPPEN, LLOYD K.								
Croydon, Roslyn B.								
Davies, E. Alfred								
DAVIS, FRANK H.								
DAVIS, MALVIN E								
Davis, Samuel M., Jr.								
Day, Elden W.								
DESMET, DAVID L								
Donovan, Harold G.								
Dorweiler, Paul								
Dougherty, Edward A								
EHRENCLOU, ORVAR A.								
ELLIS, MILTON A.								
Farrier, Rex A.								
Fassell, Elgin G.								-
Foster, Clark T								
Frazer, Paul K.								
GAGLIUSO, FRANK J.								
GERSHENSON, HARRY								

Deceased Members

																	DIED
GILBERT, WILLIAM H.			-												-		1966
Gillan, James R.																	1969
GOODWIN, EDWARD S.																	1966
Griswold, Robert N																	1971
GROUT, HAROLD A																	1971
HAIGHT, LAUREN C.																	1967
HALL, DAVID														٠	•		1967
HANCOCK, WILLIAM F.			_				_						-				1968
HANN, ALFRED G				·	·	Ċ	•	•	•		٠	•		٠			1970
		•	•		•	•	•	•	•	٠			•	٠	•		1970
HEZLETT, EDWARD H.	•	•	•	•	•		•	•	٠	•	•	•	•	•	•		1968
HILLER, WILLIAM J.			٠	•	•				•			•					1966
Hoff, Edmond V.					•		•		-					•	•	٠	1900
HONDORP, PETER .	•								•	٠		•					
HOPE, FRANCIS M.	•		•		٠	•	•	•	•	•		•	•	٠		٠	1970
•	•	•	•	•		•	٠	٠	٠				٠	٠	٠	•	1968
HOYT, JOHN T.							•	•					•				1971
HUNTINGTON, EVERETT C						•	•		•								1971
IRWIN, PHILIP C.																	1969
JENSEN, EDWARD S.											٠						1966
Johanson, Francis O			•		٠			•	•								1970
Johnson, Robert E .							-										1971
Johnstone, William C.																	1969
Jones, Harry W.																	1969
Jones, W Ralph .																	1969
Kessner, Norman S																	1970
Kineke, Frank D.																	1967
Kirkpatrick, Clair C.											,						1970
Lachner, Harold A																	1966
LANG, KERMIT																	1970
LAWRENCE, ROBERT K																	1970
Lincoln, John W				_													1970
LINTON, M. ALBERT										•	•			•	•	•	1966
LITTLE, RICHARD			•				•							•			1969
Lyle, Annie M.		•															1969
MacKeen, Harold E.			•														1970
Maclean, Joseph B	•	٠	•	•		•	•	•	•	•	•	•	•	•	٠		1970
MARSHALL, ROBERT E.	•	٠	•	•	•	•	•					•		•	1	•	1969
Mayerson, Allen L								٠						•	•		1909
McCankie, Reginald C.			•									•	•				
McComb, T. M			•	•													1966
•																	1969
McCormick, Joseph J. McKinney, Gordon D.									•			•					1968
					•	٠	٠		•								1969
Melchinger, Charles W.						-	-		•								1967
Morrison, John E.						•	•						٠				1966
Moulton, Charles H. T.													-				1969
Mutch, Alexander										-							1966
NEISON S TYLER SP																	1070

	Deceased Members										131							
Neumann, Edward M																		DIED 1971
NEWCOMB, EDWARD G.						٠			-								•	1969
NIPPER, W. WARD, JR.										•						_		1966
Noren, C. Gilbert .		•	•			•		•									-	1970
ORAV. ALEXIS		•	•	•	•	•	•			•	•	•	•	Ť	•		-	1967
ORR, ROBERT K.																		1967
OSHLO, FRANK H																		1970
PATE, THOMAS H							,											1970
PERRY, RICHARD D																		1966
PETERSON, ALAN K.																		1969
PICKERING, GUY W.																		1968
PIPER, KENNETH B.																		1969
PRUITT, DUDLEY M.																		1967
RAY, FOREST G																		1970
REAULT, JOSEPH E																		1966
Reise, Harold A.																		1968
REPSHER, SAMUEL I															٠			1970
RIEGEL, ROBERT											•			٠				1970
ROTHSCHILD, STANFORD	Z.																	1969
Rule, Wayne B																		1966
St. John, John B				•			٠	•		•		٠	•			•	•	1970
SCOTT, JAMES				•	•													1971
SHAILER, FRANK A																		1971 1969
Sharp, Jonathan G.										-								1966
SHAVER, C. O.										-								1967
SHEPHERD, BRUCE E.							-					•						1969
SHEPHERD, PEARCE	,																	1971
SMITH, CHARLES F				•	•												-	1969
Spiegelman, Mortimei Spoerl, Charles A.													•					1969
Stabler, Robert N.																		1971
STARK, ROBERT C.	•	•									•							1967
STEINHAUS, HENRY W.									•									1966
STERNHELL, CHARLES N	1													•				1971
TAYLOR, HARMON R.	•	•																1967
TOOKEY, CLARENCE H.																		1967
TRIMBLE, JAMES R.		•						-										1967
WAITE, ALAN W																		1970
WHITE, WILLIAM H.																		1970
Williams, Helen J.																		1967
WOLFE, SETH A.																		1970
WOLFENDEN, HUGH H.																		1968
Wolfrum, R. J.																		1967
Wysocki, Theodore J.					٠								٠					1970

STATE OF ILLINOIS OFFICE OF THE SECRETARY OF STATE

SEAL]

To all to whom these Presents Shall Come, Greeting:

WHEREAS, Articles of Incorporation duly signed and verified of AMERI-CAN ACADEMY OF ACTUARIES have been filed in the Office of the Secretary of State on the 27th day of April a.d. 1966, as provided by the "GENERAL NOT FOR PROFIT CORPORATION ACT" of Illinois, approved July 17, 1943, in force January 1, a.d. 1944;

Now Therefore, I, Paul Powell, Secretary of State of the State of Illinois, by virtue of the powers vested in me by law, do hereby issue this Certificate of Incorporation and attach thereto a copy of the Articles of Incorporation of the aforesaid corporation.

IN TESTIMONY WHEREOF, Thereto set my hand and cause to be affixed the Great Seal of the State of Illinois, Done at the City of Springfield this 27th day of April A.D. 1966 and of the Independence of the United States the one hundred and 90th.

[SEAL]

[Signed] PAUL POWELL SECRETARY OF STATE

ARTICLES OF INCORPORATION UNDER THE

GENERAL NOT FOR PROFIT CORPORATION ACT (These Articles Must Be Filed in Duplicate)

(Do Not Write in This Space)
Date Paid
Filing Fee \$
Clerk

To Paul Powell, Secretary of State, Springfield, Illinois.

We, the undersigned,

(Not less than three)

Number	Street	Address City	State			
1301 Sout	th Harrison St.	Fort Wayne	, Indiana			
420 Audu	bon Building	New Orlean	s, Louisiana			
3333 Cali	fornia Street	San Francisco, California				
1600 Arcl	n Street	Philadelphia	i, Pennsylvania			
1250 Stat	e Street	Springfield,	Massachusetts			
1504 This	rd Avenue	Rock Island, Illinois				
	1301 Sout 420 Audu 3333 Cali 1600 Arch 1250 Stat	Number Street 1301 South Harrison St. 420 Audubon Building 3333 California Street 1600 Arch Street 1250 State Street 1504 Third Avenue	Number Street City 1301 South Harrison St. 420 Audubon Building 3333 California Street San Francis 1600 Arch Street Philadelphia 1250 State Street Springfield,			

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Illinois, do hereby adopt the following Articles of Incorporation:

- 1. The name of the corporation is: American Academy of Actuaries.
- 2. The period of duration of the corporation is:

Perpetual
(Please state "perpetual" or a definite number of years)

3.	The address of its initial REGISTERED OFFICE in the State of Illinois is:
	208 South La Salle Street in the City of Chicago (11) County of Cook
	(Zone)
	and the name of its initial Registered Agent at said Address is Arthur A.
	McKinnie

4. The first Board of Directors shall be 26 in number, their (Not less than three)

names and addresses being as follows:

10019

Addesse

Name	Number	Street	Address City	State						
EDWARD D. B	rown, Jr., 209 We	st Jackson	Blvd., Chicago	Illinois 60606						
	RUCE, 7620 North									
George M. B.	RYCE, 1301 South I	Harrison St	treet, Fort Wayn	e. Indiana 46801						
GEORGE B. BU	uck, Jr., 60 Worth	Street, No	ew York 13, New	York						
	AMPBELL, 221 North									
GILBERT W. F	Гитzнисн, 1 Madis	on Avenue	, New York, Ne	w York 10010						
Frank J. Gad	DIENT, 1504 Third	Avenue, R	ock Island, Illine	ois						
William E. G	roves, 420 Audub	on Buildin	g, New Orleans,	Louisiana 70112						
Frank Harw	AYNE, 123 William	Street, N	ew York 38, Nev	w York						
	enningsen, 720 E									
sin 53202										
Walter Kleb	4, 1285 Avenue of 1	the Americ	cas, New York, I	New York 10019						
WILLIAM LESI	WILLIAM LESLIE, JR., 80 Maiden Lane, New York, New York 10038									
Laurence H.	Longley-Cook, 1	600 Arch	Street, Philadelp	phia 1, Pennsyl-						
DANIEL J. MC	Namara, 125 Maie	den Lane.	New York 38. N	lew Vork						
	ASTERSON, 200 Str									
	YERSON, University									
	ER, 1250 State Stre									
WENDELL A. M	Milliman, 914 2nd	Avenue,	Seattle, Washing	ton 98104						
THOMAS E. MU	urrin, 3333 Califor	nia Street	, San Francisco.	California 94120						
Joseph Mushi	ER, 1625 K Street I	N.W., Wa	shington, D.C. 2	0006						
	ers, Social Securit									
HENRY F. ROO	od, 1301 South Hai	rrison Stre	et, Fort Wayne,	Indiana 46801						
WALTER L. RU	igland, 222 West (College Av	enue, Appleton,	Wisconsin 54912						

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

H. RAYMOND STRONG, 511 North Akard Street, Dallas, Texas

(a) To advance the knowledge of actuarial science, which had its origin in the application of the doctrine of probabilities to human affairs and from which life insurance, pension plans, casualty insurance, and other analogous institutions derive their principles of operation;

Andrew C. Webster, 1740 Broadway at 55th Street, New York, New York

MARY CUSIC WILSON, 230 Sixteenth Street, Rock Island, Illinois 61202

- (b) To encourage the consideration of all monetary questions involving, separately or in combination, the mathematical doctrine of probabilities and the principles of interest;
- (c) To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;

(d) To establish, promote and maintain high standards of conduct and competence within the actuarial profession.

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

6.

(Note: Any special provision authorized or permitted by statute to be contained in the Articles of Incorporation, may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

HENRY F. ROOD
W. E. GROVES
THOMAS E. MURRIN
L. H. LONGLEY-COOK
JOHN H. MILLER
FRANK J. GADIENT
THOMAS E. MURRIN
L. H. CONCLEY-COOK
JOHN H. MILLER

ACKNOWLEDGMENT

STATE OF INDIANA SS.

I, Gloria Dean Asbell, A Notary Public for the State of Indiana, do hereby certify that on the 12th day of April, 1966, Henry F. Rood personally ap(Name of Incorporator)

peared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF. I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] GLORIA DEAN ASBELL Notary Public

ACKNOWLEDGMENT

STATE OF LOUISIANA SS. County of Orleans

I, David Earl Hogan, a Notary Public for the State of Louisiana, do hereby certify that on the 14th day of April, 1966, William E. Groves personally (Name of Incorporator)

appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] DAVID EARL HOGAN Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA County of San Francisco Ss.

I, Ethel L. Watkins, a Notary Public for the State of California, do hereby certify that on the 18th day of April, 1966, Thomas E. Murrin personally (Name of Incorporator)

appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] ETHEL L, WATKINS Notary Public

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 JANUARY 10, 1970

ARTICLE I MEMBERSHIP

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

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

- SEC. 2. Requirements for Admission to Membership.
- A. On the date the first Board of Directors meets to adopt the initial Bylaws and to elect the first Officers of the Academy, hereinafter called the "Date of Organization," the following shall be enrolled as members:
 - 1. All persons who on the said Date of Organization were members in good standing of the American Academy of Actuaries, an unincorporated association. (A member "in good standing" is one who has paid the dues of the said unincorporated association for the year 1966 or who, because of age or disability, under the terms of the bylaws of said association has been exempted from payment of dues.)
 - 2. Any person who became a member of the predecessor unincorporated association at its date of organization or subsequently by approval of his application for membership and who (a) has not paid the 1966 dues of said association, (b) has not been exempted from such dues because of age or disability, or (c) has not resigned his membership in said association, shall by mailed notice be given

138 Bylaws

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

- B. After the Date of Organization. Any person not enrolled under paragraph A may apply for membership and shall become a member by meeting the following experience and education requirements (and if not a resident of the United States such other requirements as may be established by the Board of Directors), provided that his application is approved by at least 75 per cent of the whole Admissions Committee and confirmed by a majority of the whole Board of Directors or is approved by more than 50 per cent but less than 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Board of Directors. Each candidate for admission shall submit an application which shall include a résumé of his education, background, and experience, together with such other information as the Admissions Committee may request.
 - 1. Experience Requirements. If the candidate for membership has attained Fellowship by examination in any of the actuarial organizations named in paragraph 2 below, he must, at the date of his application for membership, have had five years of experience in responsible actuarial work. Each other candidate must, at the date of his application, have had seven years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, and property and casualty insurance.
 - 2. Education Requirements.
 - a) A candidate who was, at the Date of Organization,
 - (i) a Fellow or Associate of the Casualty Actuarial Society
 - (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
 - (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
 - (iv) a Fellow or Associate of the Society of Actuaries shall be deemed to have met all education requirements.
 - b) Each other candidate shall be required to apply under either a Life and Health Insurance and Pensions Major or a Property

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

- (i) Until January 1, 1970.
 To be admitted during this period, a candidate may be required by the Admissions Committee to provide it with satisfactory evidence of his knowledge and skill by taking an examination specially designed for this purpose.
- (ii) January 1, 1970, to December 31, 1970.
 - (A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall be deemed to have met all education requirements if he is an Associate of the Society of Actuaries; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:
 - (1) General mathematics,
 - (2) Probability and statistics,
 - (3) Numerical analysis and compound interest,
 - (4) Life contingencies, and
 - (5) Demography, principles underlying the construction of mortality and other tables, elements of graduation of mortality tables and other series, risk theory, and the sources and characteristics of the principal mortality and disability tables (including the methods used in their construction and graduation) and of the principal mortality and disability investigations.
 - (B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall be deemed to have met all education requirements if he is an Associate of the Casualty Actuarial Society; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:

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

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

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

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

ARTICLE II MEETINGS OF THE MEMBERS

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

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

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

ARTICLE III BOARD OF DIRECTORS

Section 1. Composition. The Board shall consist of eighteen elected members, the Officers, and the two immediate Past-Presidents.

- SEC. 2. Election and Term of Office. At each annual meeting the members shall elect six members as elected members of the Board to serve for a period of three years. Specifically, the term of office of a Director shall begin at the close of the annual meeting of the Academy at which he is elected and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected. Members receiving the greatest number of votes shall be elected, provided the number of votes received is not less than one-third of those cast. A retiring elected member of the Board, other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected member at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected member of the Board at the time at which his ex officio membership on the Board as Past-President expires, If a vacancy occurs among the elected members of the Board, including a vacancy created by the election of an elected member of the Board to an office, it shall be filled for the unexpired term by majority vote of the whole Board.
- SEC. 3. Meetings. There shall be an annual meeting of the Board within forty-eight hours after the close of the annual meeting of the Academy. Special meetings of the Board shall be called whenever the President or at least five members of the Board so request.

Meetings of the Board may be held either within or outside the state of Illinois. Notice of the annual meeting of the Board may be given to each Director either personally, by telephone, by mail, or by telegraph. Directors elected at the annual meeting of the Academy immediately preceding the Board Meeting shall be given notice promptly after such annual meeting. Other Directors shall be given notice not less than ten or more than thirty days before the annual meeting. Notice of a special meeting shall be sent to each member of the Board not less than ten nor more than thirty days before the time appointed.

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

- SEC. 4. Quorum. At meetings of the Board, one-third of the members of the Board shall constitute a quorum.
- SEC. 5. Duties and Powers. The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the

right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

- a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
- b) To establish the location of the principal office of the Academy.
- c) To invest and administer the funds of the Academy.
- d) To arrange for an annual audit of the accounts of the Treasurer.
- e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
- f) To elect the Officers of the Academy.
- g) To approve applications for membership as required in the Bylaws.
- h) To elect an Admissions Committee, a Review and Evaluation Committee, and to authorize such other committees as it may deem necessary for the conduct of the affairs of the Academy.
- i) To establish and prescribe the use of a corporate seal.

ARTICLE IV EXECUTIVE COMMITTEE

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

ARTICLE V

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect is vacant, except in the case where the President-Elect is vacant, except in the case where the President-Elect is vacant.

dent-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of such meeting of the Board until the close of the next succeeding annual meeting of the Board.

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

The term of two of the Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the second succeeding annual meeting of the Board. The term of any other Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the next succeeding annual meeting of the Board. The terms of the Secretary and the Treasurer shall be from the close of the annual meeting of the Board at which each is elected until the close of the next succeeding annual meeting of the Board.

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

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

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

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

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

ARTICLE VI

- SECTION 1. *President*. The President shall preside at the meetings of the Board and of the Academy. He shall appoint committees authorized by the Board. He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.
- SEC. 2. President-Elect. The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.
- SEC. 3. Vice-Presidents. Each of the Vice-Presidents shall have such duties as may be assigned to him by the President or by the Board.
- SEC. 4. Secretary. The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.
- SEC. 5. Treasurer. The Treasurer shall keep a register of the members, have charge of the preparation and publication of any Year Book which may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

ARTICLE VII FINANCES AND CONTRACTS

Section 1. Dues. Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board. Such dues shall be payable as of January 1 of the calendar year. Any member who has become totally disabled or who, having attained age 65, notifies the Treasurer in writing that he has retired from active work, may be exempted from the payment of dues at the discretion of the Board. Any member who has attained age 70 prior to the calendar year with respect to which dues are payable shall be exempted from the payment of dues.

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If the dues remain unpaid three

months following the time of mailing such notice, the Treasurer shall strike the name of such member from the rolls and such person shall cease to be a member of the Academy. Such person may, however, again become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application, including payment of such arrears of dues as the Board shall direct.

- SEC. 2. Contracts. The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.
- SEC. 3. Checks. All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.
- SEC. 4. Deposits. All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

Section 1. Resignation. Any member who is not in default in payment of dues and against whom no complaints or charges are pending may at any time file his resignation in writing with the Treasurer and, when accepted by the Board, it shall become effective as of the date it was filed. Notwithstanding the foregoing, the Board may in its discretion permit the resignation of a member against whom a complaint or charge is pending. The Board, on written application of any member who has resigned, may reinstate such member subject to such conditions as it may prescribe.

SEC. 2. Discipline. The Board, at any meeting attended by at least one-half of its members, shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member of the Academy in his relationship to the Academy or its members, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. The Board may, on its own initiative, investigate and take action with respect to any such question, and may also receive and hear any complaint relating to the conduct of a member preferred in writing and subscribed to by a member.

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

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

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

In any hearing before the Board or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to be informed of the nature and content of the question or complaint, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence in his behalf. Any member preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor.

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

A member against whom an order of suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members attending a meeting upon the following conditions:

- a) All rights and privileges of membership shall be suspended during the pendency of the appeal.
- b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.
- c) The appealing member shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits.

In the event the decision of the Board shall be set aside, the Treasurer shall return to the appealing member the amount of the deposit. Otherwise the deposit shall be retained by the Academy.

In the event of an appeal to the members the decision of the Board may be affirmed, modified, or set aside by the vote of a majority of the members present and voting at a meeting of the Academy.

The Board may, in its discretion, reinstate to membership at any time a member suspended or expelled under this Section, provided, in the event the suspension or expulsion had been affirmed by the members, the reinstatement shall not take effect unless and until confirmed by a vote of a majority of the members present and voting at a meeting of the Academy.

Except as otherwise provided, all proceedings under this Section shall be deemed confidential and kept secret. The Board, however, shall notify the members of their action in all instances in which the Board orders the suspension or expulsion of a member. Such notification shall not be given until the time to appeal has expired or, in the event of an appeal, until a majority of the members present at a meeting of the Academy have voted in favor of suspension or expulsion. At the same time notification is given to the members, the Board may also give notice of such suspension or expulsion to such newspapers or journals as it may select.

In the event of subsequent reinstatement of the member, the Board shall give notice of such action to the members of the Academy and to any newspapers or journals previously advised by the Board of the member's suspension or expulsion.

ARTICLE IX NOTICE

The requirement that notice be given to members or other persons shall be satisfied when a letter has been deposited in a United States Post Office mailbox addressed to the last known address of such person.

ARTICLE X INDEMNIFICATION

Each person who at any time shall serve, or shall have served, as an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy (and his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which

he or they may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

The rights accruing to any person under this Article shall be without prejudice to any rights or benefits given by the Board inconsistent therewith in special cases and shall not exclude any other rights or benefits to which he may be lawfully entitled.

ARTICLE XI

USE OF FINANCIAL RESOURCES: DISSOLUTION

The funds of the Academy shall be devoted exclusively to the purposes stated in paragraph 5 of the Articles of Incorporation. No part of the net earnings of the Academy shall ever inure in whole or in part to the benefit of any member or individual. If the Academy is dissolved, all of its remaining assets shall be transferred to one or more organizations organized and operated exclusively for purposes similar to those of the Academy.

ARTICLE XII AMENDMENTS

Amendments to the Bylaws proposed by a vote of two-thirds of the Directors present at a duly convened meeting of the Board shall be mailed forthwith to the members and shall become effective thirty days after such mailing, unless 10 per cent or more of the members notify the Secretary in writing within that time that they disapprove of the proposal. Any proposal thus disapproved shall be presented to the next annual meeting of the Academy and shall then take effect if approved by a majority of the members present.

GUIDES TO PROFESSIONAL CONDUCT

(Issued by Authority of the Board of Directors, November, 1969)

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

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

1. Professional Duty.

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

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

a) Matters will be so ordered that all concerned are clear as to who is the member's client or employer and in what capacity the member is serving his client or employer.

- b) The member will act for each client or employer with scrupulous attention to the trust and confidence that the relationship implies and will have due regard for the confidential nature of his work.
- c) The member will recognize his ethical responsibilities to the person or organization whose actions may be influenced by his actuarial opinions or findings. When it is not feasible for the member to render his opinions or findings directly to such person or organization, he will act in such a manner as to leave no doubt that he is the source of the opinions or findings and to indicate clearly his personal availability to provide supplemental advice and explanation. If such opinions or findings are submitted to another actuary for review, either he or the other actuary will be available for supplemental advice and explanation.

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

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

4. Calculations and Recommendations.

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

5. Advertising and Relations with Other Members.

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

6. Remuneration.

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

7. Titles.

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

OPINIONS AS TO PROFESSIONAL CONDUCT

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

The Board names a Professional Conduct Committee to have continuous oversight over the Guides to Professional Conduct, and to recommend revision or repeal of specific guides and also new guides. The Committee also issues interpretive opinions on the Guides and answers inquiries about professional conduct, including both general inquiries and those relating to particular situations but not to named members. (Complaints and questions involving named members should be directed to the President rather than to this Committee.)

The Opinions issued to date are set forth herein. All Opinions of the American Academy of Actuaries are designated "A." Each other actuarial organization in the United States has its own designation. There is a general understanding among the actuarial organizations that all will use the same Opinion Number when dealing with the same subject. Through an exchange of drafts the Opinions on a subject may be identical or nearly so. This may not always be the case, however.

OPINION A-1: RELATIONS WITH OTHER ACTUARIES

INTRODUCTION

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

^{*}It is used as the motto of the Institute of Actuaries

and opinion which 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 man is to have the respect and good opinion of his fellow practitioners. Mutual confidence is built on adherence to ethical conduct and by the observation of professional etiquette and courtesy.

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

PREAMBLE TO GUIDES

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

OPINION

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

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

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

OPINION A-2: USE OF TITLES AND DESIGNATIONS

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

As an example of the use of titles by a member, consider an employee who has the title of "Assistant Actuary" conferred by his employer. He may use this title and also the designation "M.A.A.A." If he wishes to use both, he would sign as follows:

James H. Jones, M.A.A.A. Assistant Actuary

01

James H. Jones, Member of the American Academy of Actuaries Assistant Actuary

If an employee has been given no title, he merely signs his name with or without the "M.A.A.A." or "Member of the American Academy of Actuaries," as he chooses. This Guide applies fully, whether or not the employee has a title.

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

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

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

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

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

OPINION A-3: TRANSMITTAL OF ACTUARIAL REPORTS

DEFINITIONS

An actuarial report is essentially a statement of actuarial findings, conclusions or recommendations resulting from the actuary's experience and judgment, applied within the framework of a particular set of facts and assumptions. In this Opinion, the term is intended to include any communication, certificate or report based, in whole or in part, on knowledge

which is peculiar to an actuary or where the reader of any such communication, certificate or report may be influenced by the fact that the writer is an actuary.

The term *client* is intended to include any person or organization for whom an actuarial report is prepared, and whose actions or decisions may reasonably be expected to be influenced by such a report.

OBJECTIVE

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

PERTINENT GUIDES

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

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

ACTUARY ACTING FOR AN INSURANCE COMPANY

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

ACTUARY ACTING FOR A POLICYHOLDER OF AN INSURANCE COMPANY

When an actuary prepares a report for a policyholder (or a prospective policyholder), which contains actuarial costs or forecasts that are in the nature of recommendations rather than guarantees fully supported by the insurance company, Guides 2(c) and 4(a) are fully applicable, since in this situation the policyholder is the client. For example, in offering recommendations as to contributions under a deposit administration pension contract, the actuary responsible, whether an employee of the insurance company or an outside consultant, should make certain that he is personally identified as the source of the recommendation, that his report is not abridged or edited on route to the client, and that his availability to answer any questions regarding the report is known. This should apply whether or not there is an explicit recommendation of contributions, and whether or not the report states clearly the extent to which company guarantees are involved.

ACTUARY IN RELATION TO NON-INSURED PENSION PLANS

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

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

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

INTRODUCTION

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

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

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

THE APPLICABLE GUIDES

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

"4. Calculations and Recommendations.

- a) The member will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.
- b) The member will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.

c) If, nevertheless, a client or employer requests the member to prepare a study which in his opinion deviates from this practice, any resulting report, recommendation, or certificate submitted by him will include an appropriate and explicit qualification of his findings."

CLARIFYING STATEMENT OF WORKING GUIDE

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

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

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

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

OPINION

- 1. "Actuarial soundness" is neither an absolute nor a unique concept, but must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, the Committee believes that general opinions as to "actuarial soundness" should be avoided, wherever possible, and that an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.
- 2. The actuary's responsibilities in the pension field involve, to a high degree, considerations affecting the public interest. Accordingly, the Committee believes that he should give consideration to the following:

- a) Careful interpretation of his client's objectives in terms of plan design, benefit security, and financing.
- b) Explanation of available alternatives and their effect on such objectives.
- c) Translation of client objectives into the type or types of valuation to be performed (i.e., special purpose valuations).
- d) Selection of appropriate assumptions and cost methods.
- e) Periodic analyses of experience in relation to assumptions.
- f) Analysis of trends in benefits, cost factors, social and economic factors affecting pensions, investment policies, employee security and the like.
- g) Adequate and clear disclosure of pertinent facts and findings in actuarial reports.
- 3. In the furnishing of reliable information the actuary is typically in a position of rendering advice based on the interaction of many assumptions, some of which are not susceptible of accurate statistical prediction. Therefore, the actuary has a responsibility to avoid misunderstanding by means of adequate disclosures. Accordingly, in the opinion of the Committee the actuary's report, in addition to including the name of the actuary directing the report and his professional affiliation, should consider the following elements and give sufficient detail, where pertinent, to permit an objective appraisal of the valuation by another qualified actuary:
 - a) The name of the person or firm retaining the actuary for the report, and the purpose which the report is intended to serve.
 - b) An outline or reference to an accessible outline of the plan of benefits being valued.
 - c) The effective date of the valuation, the date as of which the data were compiled, sources of data and any assumptions made with respect to unavailable census information.
 - d) A summary of the statistics pertaining to the group, broken down according to significant categories such as retired, active and terminated-vested, together with the book and market values of assets and the asset value used in the valuation.
 - e) A summary of the basic valuation results with a suitable statement relative to an appropriate level of pension cost and an appropriate range in contributions.

f) A statement of the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. Changes in actuarial assumptions from those used in previous reports should be stated and their effect noted.

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

MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

Applications will be considered favorably only if affirmative evidence is presented to demonstrate that the applicant meets both the experience requirements and the educational requirements. Therefore, the applicant is encouraged to submit supplemental evidence of his qualifications if he feels that they are not fully established by the information called for by the application form.

A nonrefundable application fee of \$10 must accompany each application. It will not be applied toward the payment of dues for those candidates accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded. Dues for the year 1972 have been established by the Board of Directors at \$15 per member.

Applications and all inquiries should be addressed to

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

REPORT OF THE PRESIDENT

You have heard the report of the Chairman of the Accreditation Committee and have noted the progress made in the past year. Actually, the progress made is much greater than that represented by completed legislation and formal regulations made effective in the several states mentioned. Conversations and communications are taking place with the supervisory authorities of a number of other states, and these could result in formal actions of accreditation at almost any time.

The thing I want to talk about today, however, is not accreditation but the consequences of accreditation. The original idea, of course, was that accreditation would establish, maintain, and upgrade the standards of the profession as a whole. In particular, it was recognized that the public should be protected from the acts of unqualified practitioners. Toward that end the Academy moved to have governmental agencies at both federal and state levels establish standards for qualified actuaries. I doubt very much that the organizers of the Academy thought very much about or were much concerned with any other consequences of accreditation.

CONTACT WITH OTHER PROFESSIONS

As time goes on, however, it becomes more and more apparent that the achievement of accreditation will bring with it several consequences of major importance. One of the most evident of these has been an accelerated and intensified contact with other professions. The most notable example of this, so far, has been the exchange of ideas between the actuarial and the accounting professions in connection with the guide proposed by the accountants for auditing life insurance companies.

These exchanges have given us insights into the hopes, fears, methods, and problems of the accounting profession that we probably could have gotten in no other way. At the same time, they have disclosed for us a number of problems that we scarcely knew existed. I will discuss some of these in greater detail subsequently.

Although individual actuaries have worked with individual accountants for many years, it has been only within the past few years that the actuaries and the accountants have attempted to work together at professional organization levels. Even the development of the now well-known Accounting Principles Board Opinion No. 8, I believe, was more a matter of individual actuaries working with the organized accounting

profession. Individual actuaries have long worked with individual attorneys and individual medical practitioners on various matters. I have no doubt that occasions will arise wherein problems involving the actuarial profession with these two great professions will need to be considered at the professional organization level.

You will be able to think of other professions with which the actuarial profession has and will become involved. Most of these involvements will be pleasant and productive. Some, however, may require great patience and forbearance to arrive at mutually satisfactory results. A case in point may very well be the discussions between the Academy and the American Society of Pension Actuaries. Discussions are continuing on many of the problems in this area, and the Board has properly taken no official attitude towards the ASPA.

CONTACT WITH GOVERNMENT

Another consequence of accreditation that is becoming more and more evident is the need for more and better-informed liaison with governmental organizations. The original plan for the Academy, of course, contemplated frequent contacts by representatives of the Academy with state legislatures and state insurance supervisory officials. You are familiar with much that is going on in this area and with the excellent contact that has been maintained with the National Association of Insurance Commissioners, resulting in the adoption by the NAIC of Rules 10 and 11 in the "Instructions for Completing Life and Accident and Health Annual Statement Blank."

Within a few years after the organization of the Academy, it became evident that obtaining the degree of professional recognition desired would involve education at the federal level of a number of the various arms of the government. In fact, a number of our Board members felt that progress in accreditation at the federal level would be more rapidly obtainable and, possibly, even more desirable than accreditation at the state level. The result of this feeling was the creation of what is commonly known as the "Washington subcommittee" of the Accreditation Committee. More formally, it is the Subcommittee on National Regulations. But this was not all. The same influences, among others, brought about the retaining of a Washington counsel in the person of Richard J. Congleton.

Together the Washington subcommittee and our Washington counsel have done yeoman service in keeping the Board informed as to what is going on in Washington that might affect the actuarial profession, and in conveying information to the various federal agencies about the aims, standards, and capabilities of the actuarial profession. An example of this

is a recent proposal by the Securities and Exchange Commission, in a proposed amendment to Regulation S-X, that actuarial reports be filed under certain conditions with the SEC. The Executive Committee of your Board responded to the invitation by the SEC for comments with respect to the proposed amendment. Its response supported the proposed rule and suggested what it thought was an improvement in the language.

During the past year the Railroad Retirement Commission has sought the assistance of the Academy both in the naming of technical advisers to the commission and in the technical appraisal of proposed changes in legislation. I have no doubt that requests of this nature will increase. Also, recommendations have been sent to the Social Security Advisory Council, the governor of New York, and the Adjusted Earnings Subcommittee of the NAIC.

ETHICAL IMPLICATIONS

Still another consequence of accreditation appears to be an increasing need for a more complete understanding of and, possibly, a more effective enforcement of the Rules of Professional Conduct. In the early days of the Academy is seemed that nearly all the alleged infractions of the Rules of Professional Conduct involved, in some way, questions relating to methods used in obtaining professional assignments. Emphasis seems to be shifting to questions related to responsibilities for professional work. A recent example involves the question of how far an actuary, trained in the field of life contingencies, may go in commenting on the work of an actuary trained in the field of property and liability insurance. Also, much of the problem created by a proposal of the accountants to eliminate any reference to the actuary in their opinions on the financial statements of life insurance companies arises from a Rule of Professional Conduct. That rule requires an actuary to make known to anyone who may be influenced by his opinion that he is the source thereof and that he is responsible for it.

A particularly troublesome matter keeps coming up in any discussion of the considerations involved in expression of an actuarial opinion with respect to the financial statement of a life insurance company. I have reference to the meaning of the word "independence" when it is applied to an actuary who is rendering such an opinion.

I say the matter is troublesome because there seem to be excellent grounds for more than one concept of the term. Here are some of the problems. Individual consulting actuaries, practicing by themselves or as members of actuarial firms, are inclined to see nothing wrong with defining "independence" to mean that the actuary must not be permanently

employed by, or have a financial interest in, the subject company and that he must not have performed the work being examined. On the other hand, actuaries on the permanent actuarial staffs of life insurance companies are inclined to feel that they can be just as professionally "independent" in the review of the actuarial work going into the financial statements of their particular companies as anybody else. Then there is the case of an actuary employed by an accounting firm. He may feel that he is just as "independent" with respect to a client as the consulting actuary who is on his own or who works with an actuarial firm. On the other hand, actuaries on their own or with a consulting firm might say, "Yes, but is he 'independent' with respect to the accountants for whom he works?"

RECRIPTING

A letter by the chairman of the ALC-LIAA Joint Committee on Financial Reporting Principles may point to yet another consequence to the Academy as we move along the road to complete accreditation. The letter was addressed to the chairman of the Joint Actuarial Committee on Financial Reporting, but because that committee is a temporary committee, the letter was passed on the Academy as possibly the proper place for its consideration. The letter pointed out that the implementation of "adjusted earnings" in the financial reporting of life insurance companies bids fair to overtax the capacities of the existing supply of qualified actuaries. It suggested that no adequate effort is currently underway to recruit and train actuarial personnel needed for the future.

SUBSTANTIVE PRONOUNCEMENTS

Among the consequences of accreditation, I have so far mentioned intensified contact between the actuarial profession, as a profession, and other professions, as well as with a number of governmental organizations. I have pointed out that accreditation has certain ethical implications and that it may result in the recruiting chore being assigned to the Academy.

Running across and through all these consequences is another one which I think may be the most important and far-reaching of all. Actuarial organizations other than the Academy have traditionally steered clear of substantive pronouncements. Instances in which the profession is being pressed to take a position on substantive matters have been occurring at an accelerated rate. Since the Academy is the only actuarial organization whose membership represents all facets of the actuarial profession, it would seem to be a logical body to make pronouncements of a substantive nature when the need arises.

Growing out of our contacts with the accounting profession and with certain governmental units is the somewhat pressing need for the codification of something frequently referred to as "generally accepted actuarial methods," particularly as it relates to the examination of actuarial items in a life insurance company financial statement. In its report to its sponsoring organizations, the Joint Actuarial Committee on Financial Reporting recommends in part as follows:

We recommend that the Academy of Actuaries activate a standing committee on financial reporting principles. The charge to this committee should include the development and publication of the actuarial considerations applicable to the financial reporting of life insurance companies. It should also include the publication of guides to the application of these considerations in practice and the definition of permitted ranges of variation where appropriate. The first responsibility of the committee should be the establishment of procedures for identifying "generally accepted actuarial methods," including particularly the level of agreement which must exist, and whether formal sanction of conclusions by the Board of Directors is appropriate

The Academy Board acted to implement this recommendation.

Although I have said that the Academy seems to be the logical body to make pronouncements of a substantive nature, I do not intend to imply that any of the Academy's sponsoring organizations should therefore give up any of their prerogatives.

In conclusion, may I say that I think the main purpose of the Academy—accreditation—is now established in enough places that it will continue to grow at an increasing rate. Also, I think that the high quality of person you continue to elect to your Board ensures a high degree of success in dealing with the consequences of accreditation, whatever they may be in the future.

I thank each of you for the privilege of serving you during the past year.

H. RAYMOND STRONG

October 11, 1971

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE October 31, 1971

ASSETS

Harris Trust and Savings Bank, Chicago, Illinoi account Petty cash fund U.S. Treasury bills, at cost (approximates mark	, .	\$10,244.93 50.00		
Balance, October 31, 1970	for the year			
ended October 31, 1971		\$24,941.38		
STATEMENT OF CASH RECEIPTS				
AND DISBURSEMEN	AND DISBURSEMENTS			
FOR THE YEAR ENDED OCTOBER 31, 1971				
FOR THE YEAR ENDED OCTOBER	31, 1971			
FOR THE YEAR ENDED OCTOBER Cash receipts:	31, 1971			
Cash receipts:	,			
Cash receipts: Membership dues	\$41,885 00	\$41,737.95		
Cash receipts: Membership dues	\$41,885 00 147.05	\$41,737.95 1,175 89		
Cash receipts: Membership dues	\$41,885 00 147.05	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05 \$12,000.00	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05 \$12,000.00 1,416.19	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05 \$12,000.00 1,416.19 3,079 85	1,175 89 60.88		
Cash receipts: Membership dues	\$41,885 00 147.05 \$12,000.00 1,416.19 3,079 85 30.68	1,175 89 60.88		

Committee and meeting expenses:		
Accreditation—legal	10,554.15	
New York office	3,682 34	
Financial planning.	2,343.25	
Membership	909.98	
Various	1,329.78	
Secretary's office expenses	304.36	
Year Book printing	4,824.42	
Miscellaneous expense	32.39	
Total cash disbursements		\$41,371.39
Excess of cash receipts over cash disbursemen	ts	\$ 1,603.33

DALE R. GUSTAFSON, Treasurer

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of AMERICAN ACADEMY OF ACTUARIES (an Illinois not-for-profit corporation) as of October 31, 1971, and the related statement of cash receipts and disbursements on account of income and expenses for the year then ended. Our examination was made in accordance with generally accepted auditing standards and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying statements present fairly the assets and fund balance of the American Academy of Actuaries at October 31, 1971, resulting from cash transactions and the income collected and expenses disbursed during the year then ended, in conformity with generally accepted accounting practices relating to not-for-profit corporations applied on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois November 24, 1971

MINUTES OF ANNUAL MEETING

The Sixth Annual Meeting of the American Academy of Actuaries was held at 11:00 a.m., October 11, 1971, at the Bourbon Orleans Hotel, New Orleans, Louisiana.

The meeting was called to order by President H. Raymond Strong. As provided in the Bylaws, an official Notice of Annual Meeting, dated September 17, 1971, was mailed to all members. In attendance were 120 members, and Secretary Halvorson declared that a quorum was present.

It was moved and seconded that the minutes of the November 16, 1970, meeting at the Palmer House, Chicago, Illinois, as published in the 1971 Year Book, be approved. Carried.

Secretary Halvorson reported that current membership was 3,017, representing an increase of 254 since the last annual meeting. He observed that it had been a busy year for officers and committees of the Academy, with five meetings of the Board of Directors, four additional meetings of the Executive Committee and many meetings of special committees.

It was moved and seconded that the Secretary's report be accepted. The motion was carried.

President Strong reported on the death of the following members during the past year:

KENNETH A. BECK
ALAN L. BOULTON
NEIL E. BRATT
AUGUSTIN J. CIMA
CLARK T. FOSTER
HAROLD A. GROUT
JOHN T. HOYT
EVERETT C. HUNTINGTON
CLAIR C. KIRKPATRICK
KERMIT LANG

JOHN W. LINCOLN
ALLEN L. MAYERSON
S. TYLER NELSON, SR.
JOHN B. ST. JOHN
JAMES SCOTT
FRANK A. SHAILER
CHARLES F. SMITH
ROBERT N. STABLER
CHARLES M. STERNHELL
THEODORE J. WYSOCKI

All were asked to rise for a moment of silence in respect to these men. Treasurer Bruce presented a summary of the Treasurer's Report for the period November 1, 1970, to October 4, 1971, and reported that the final audited financial report for the Academy year would be published

in the 1972 Year Book. The Treasurer's interim report for the elevenmenth period was as follows:

INCOME AND DISBURSEMENTS

Income	\$41,933 43 34,998.10
Excess of income .	\$ 6,935 33
ASSETS AND OPERATING FUND AS OF OCT	овек 4, 1971
(CASH BASIS)	
Assets	\$30,273 38
Operating fund	
Balance November 1, 1970	23,338 05
Excess of income.	6,935 33
Balance October 4, 1971	\$30,273.38

It was moved and seconded that the Treasurer's Report be accepted, and the report was approved by vote of the membership.

Mr. Webster, Chairman of the Accreditation Committee, reported that during the past year administrative orders setting forth actuarial requirements for companies of the Life and Health Convention Blank have been issued by North Dakota, Pennsylvania, and Utah, and similar action is expected shortly in Colorado and Wisconsin. Amendments to Pension Codes or Pension Acts have been approved in Illinois, Nebraska, and North Carolina, and it is expected that the regulation to be issued in Wisconsin will apply to pension funds subject to that state's Employee Welfare Plan Disclosure Law. Mr. Webster also reported on developments at the federal level.

President Strong reported that our Washington, D.C., counsel, Mr. Richard Congleton, has recently had a serious operation but is progressing normally. He then delivered his presidential address on the progress of the American Academy of Actuaries (to be published in the 1972 Year Book).

President Strong then called successively for items of old business and items of new business. No additional items were raised by the membership, and President Strong then asked for a report from the Nominating Committee.

Mr. Wendell Milliman, Chairman of the Nominating Committee,

presented the following members to serve on the Board of Directors for three-year terms, to succeed the six directors whose terms expire:

EDWIN F. BOYNTON
M. STANLEY HUGHEY
KENNETH H. ROSS
HENRY F. SCHEIG
CHARLES L. TROWBRIDGE
ROBERT C. WINTERS

President Strong called for further nominations from the floor. There being none, it was moved and seconded that the nominations be closed and that the Secretary be instructed to cast one ballot for the individuals nominated to serve as Directors for three-year terms or until their successors are elected. The Secretary cast the ballot, and the nominees were duly elected.

President Strong thanked retiring Treasurer Bruce, the Academy's first Treasurer, for his fine work, and wished him success in his role as the new President of the Conference of Actuaries in Public Practice.

The new President, Robert Myers, upon receiving the gavel from retiring President Strong, expressed the gratitude of all members of the Academy to Mr. Strong for his leadership during this most important year in the Academy's life.

It was reported that Board of Directors has chosen October 23, 1972, as the date of next Annual Meeting of the American Academy of Actuaries, at the Americana Hotel, Bal Harbour, Florida.

The Annual Meeting was adjourned at 11:45 A.M.

William A. Halvorson
Secretary

OTHER ACTUARIAL ORGANI-ZATIONS IN THE UNITED STATES AND CANADA*

CANADIAN INSTITUTE OF ACTUARIES

Officers:

President LÉON J. MONDOUX
President-Elect JOHN C. MAYNARD
Secretary EDWARD T. HILL
Treasurer FRED W. TALLMAN

Suite 803, 8 King St. East, Toronto, Ontario

Meetings in 1972:

March 16-17 Royal York Hotel, Toronto

MAY 25-26 Auberge des Gouverneurs, Quebec City

OCTOBER 12-13 Skyline Hotel, Ottawa

CASUALTY ACTUARIAL SOCIETY

Officers:

President LeRoy J. Simon

President-Elect CHARLES C. HEWITT, JR.

Vice President PAUL S. LISCORD

Secretary-Treasurer Ronald L. Bornhuetter

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

Meetings in 1972:

May 22-24 Lake Lawn Lodge, Delavan, Wisconsin

November 9-10 St. Francis Hotel, San Francisco

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE

Officers:

President ROBERT E. BRUCE
President-Elect KENNETH H. ROSS
Vice Presidents ORVILLE C. BEATTIE
CARL H. FISCHER
MAURICE H. LEVITA
GEORGE VAN FLEET

ROBERT H. TAYLOR

Treasurer HARRY S. TRESSEL

10 South La Salle Street, Chicago, Illinois 60603

Meetings in 1972:

Secretary

OCTOBER 16-17 Ambassador Hotel, Chicago

FRATERNAL ACTUARIAL ASSOCIATION

Officers:

President James S. Maine
Vice President Peter Daly

Secretary Wilson W. Naggs Treasurer John D. Ballard

% Modern Woodmen of America, Rock Island, Illinois 61201

Meetings in 1972:

MAY 31 Drake Hotel, Chicago OCTOBER 2 Statler Hilton, Dallas

SOCIETY OF ACTUARIES

Officers:

President ROBERT J. MYERS

President-Elect Thomas P. Bowles, Jr.

Vice Presidents John M. Bragg

BERT A. WINTER
DALE R. GUSTAFSON
ROBERT H. HOSKINS

Secretary WILLIAM A. SPARE
Treasurer John T. Birkenshaw

208 South La Salle Street, Chicago, Illinois 60604

Meetings in 1972:

March 20-21 Roosevelt Hotel, New Orleans

MAY 15-16 Chalfonte-Haddon Hall, Atlantic City

June 1-2 Drake Hotel, Chicago

OCTOBER 23-25 Americana Hotel, Bal Harbour

^{*} These organizations have no official connection with the American Academy of Actuaries, but many of the members of the Academy are also members of one of these organizations